

PATENT
5053-63200

"EXPRESS MAIL" MAILING LABEL
NUMBER: EL 990143543 US
DATE OF DEPOSIT: MARCH 1, 2004
I HEREBY CERTIFY THAT THIS PAPER OR
FEE IS BEING DEPOSITED WITH THE
UNITED STATES POSTAL SERVICE
"EXPRESS MAIL POST OFFICE TO
ADDRESSEE" SERVICE UNDER 37 C.F.R. §
1.10 ON THE DATE INDICATED ABOVE
AND IS ADDRESSED TO THE
COMMISSIONER OF PATENTS AND
TRADEMARKS, ALEXANDRIA, VA 22313-
1450



Derrick Brown

**SYSTEMS AND METHODS FOR A GRAPHICAL INPUT DISPLAY IN AN INSURANCE
PROCESSING SYSTEM**

By:

Randall K. Woods

Stefan L. Wahlbin

PRIORITY CLAIM

This application is a continuation in part of U.S. patent application serial number 10/422,632 entitled "Graphical Input Display In An Insurance Processing System" by
5 Stefan Wahlbin filed on April 24, 2003, which is incorporated herein by reference in its entirety.

BACKGROUND OF THE INVENTION

10 1. Field of the Invention

Embodiments presented herein generally relate to insurance claim processing. More particularly, embodiments relate to a system and method for providing input to an insurance claim processing system using a graphical user interface.

15

2. Description of the Related Art

Insurance companies have been processing and settling claims associated with bodily injury for a long time. The task of evaluating, analyzing or estimating the amount
20 of damage associated with one or more types of bodily injuries, especially trauma-induced bodily injuries, can be very complex. Complexity in the evaluation process often arises out of the fact that concurrent expertise in legal, medical and insurance fields is often required to arrive at a particular decision involving a bodily injury claim.

25 Several factors can affect the estimated amount of the claim associated with a bodily injury. Every accident is different and every injury is unique. Arriving at a customized evaluation of a bodily injury claim, which is unique for a specific accident, injury, etc. is desirable. Applying across-the-board standards may tend to result in an inequitable solution for one or more parties involved. External environmental factors,
30 such as the experience level of a claims adjuster, record of accomplishment of the legal

professionals, post-injury quality of life for the injured party, etc., all may affect the valuation of a claim.

During the past several years, many insurance companies have been using
5 computer-based and knowledge-based claim-processing systems to process, evaluate,
analyze and estimate thousands of claims in what is believed to be a fair and consistent
manner. A knowledge-based claim-processing system may include an expert system
which utilizes and builds a knowledge base to assist the user in decision making. Such a
system may allow the insurance companies to define new business rules and/or use
10 previously defined rules, in real-time. The business rules are generally written by
industry experts to evaluate legal, medical, insurance conditions before arriving at a
valuation of a claim.

An insurance claim processing system may determine valuation of a claim by first
15 determining the severity of the claim. Several measures of severity of a claim may
include, but are not limited to trauma severity values and bodily impairment values.
Claim severity may be associated with a monetary amount. In some instances, different
zones or geographic regions (e.g., different states within the United States) may have
different monetary values associated with claims of the same severity (e.g., claims having
20 the same bodily impairment, trauma severity values, etc.).

SUMMARY OF THE INVENTION

Embodiments presented herein generally relate to insurance claim processing. More specifically embodiments relate to methods of providing input to an insurance claim processing system via a graphical interface.

In some embodiments, input may be received in a graphical display for an insurance claim processing system. In some embodiments, the graphical display may include a human body representation. A body part in the human body representation may be selected, and, when a body part is selected, input selection information corresponding to the selected body part may be displayed. An input selection may be selected from the displayed input selection information. The input selection may include a selection of a body part/subpart and injuries (e.g., injury codes) for the body part. Other information (e.g., treatment information) may also be entered. In some embodiments, an input selection may include an injury type and an injured area. In response to receiving an input selection, information may be displayed in the graphical display corresponding to the received input selection.

In various embodiments, a human body representation may include a representation of a human skeletal system, a representation of human musculature, a representation of a human nervous system, and/or a representation of a human circulatory system. The representations may include one or more layers of anatomical systems and organs associated with anatomical systems. In various embodiments, a listing of available human body representations may be displayed with indicators to indicate which human body representation is currently being displayed. In some embodiments, indicators may also be displayed to indicate which representations have had input selections received from a user.

In some embodiments, a menu may be displayed relative to a selected body part to display body parts and subparts corresponding to a selected region. In some

embodiments, selecting a body part from the menu may result in injuries the body part may experience being listed relative to the selected body part. For example, a drop down or popup menu of injuries may be displayed relative to a selected body part. Other information may also be displayed. For example, if an injury is selected from the list, a listing of available treatments may be displayed. In some embodiments, injuries entered for the insurance claim may have corresponding indicators to indicate whether the injuries should be considered with the insurance claim. For example, if an injury has not been confirmed, the injury may be entered (but not checked) and, when the injury is confirmed, a check box indicator next to the injury may be checked.

10

In some embodiments, an input field may be provided with the human body representation to receive input from a user. For example, a user may type input into the input field related to one or more body parts. In some embodiments, input may be entered by selecting options (e.g., subparts, injuries, and treatments) from a menu on the graphical display. In some embodiments, one or more body parts may be highlighted in the graphical display in response to input received (e.g., a user may select a body part by clicking on it with a mouse and entering information in the input field or selecting an option from a drop down menu).

15

Additional embodiments may include a computer memory medium or computer system configured to implement methods as described above. Additional embodiments may include implementing methods as described above on two or more computers connected by a network. For example, the network may include the Internet.

20

BRIEF DESCRIPTION OF THE DRAWINGS

Other objects and advantages of the invention will become apparent upon reading the following detailed description and upon reference to the accompanying drawings in
5 which:

Fig. 1a is a block diagram illustrating the architecture of one embodiment of an insurance claims processing system;

Fig. 1b illustrates one embodiment of a networked insurance claim processing
10 system;

Fig. 1c is a block diagram illustrating the architecture of one embodiment of an insurance claims processing system;

Fig. 2 illustrates a structure for an insurance claims processing help database that may be used for context sensitive help and for searching for terms according to one
15 embodiment of an insurance claim processing system;

Fig. 3 illustrates a table including document header information according to one embodiment of an insurance claim processing system;

Fig. 4 illustrates a table including document text information according to one embodiment of an insurance claim processing system;

Fig. 5 illustrates an index table including terms and codes and cross-references to other tables according to one embodiment of an insurance claim processing system;

Fig. 6a is a flow diagrams illustrating a method for generating the various tables in an insurance claims processing help database according to one embodiment of an insurance claim processing system;

Figs. 6b through 6h are flow diagrams illustrating a mechanism for generating relevance values for occurrences in an insurance claims processing help database according to one embodiment of an insurance claims processing system;

Figs. 7a-7c are flow diagrams illustrating a mechanism for providing context-sensitive help according to one embodiment of an insurance claim processing system;

Fig. 8 illustrates a display screen showing multiple panes, wherein two of the panes comprise context sensitive help information, according to one embodiment of an insurance claim processing system;

Fig. 9 is a flow diagram illustrating a mechanism for searching for insurance claims processing terms according to one embodiment of an insurance claim processing system;

Fig. 10 illustrates a display screen showing multiple panes, wherein two of the panes comprise search results information, according to one embodiment of an insurance claim processing system;

Fig. 10a illustrates an alternate embodiment of a display screen showing multiple panes, wherein two or more of the panes comprise search results information.

Fig. 11 shows the display screen of Fig. 10, with one of the search results panes hidden to provide more display area for claims processing information, according to one embodiment of an insurance claim processing system;

Fig. 1d is a network diagram of an illustrative distributed computing environment which is suitable for implementing various embodiments;

Fig. 2aA is an illustration of an insurance claims processing server computer architecture according to one embodiment;

Fig. 2bA is an illustration of an insurance claims processing client computer architecture according to one embodiment;

Fig. 3aA is an illustration of an insurance claims processing server software architecture for a single client according to one embodiment;

Fig. 3bA is an illustration of an insurance claims processing server software architecture for multiple clients according to one embodiment;

Fig. 4A is an illustration of adapter software between a rules engine and a web server according to one embodiment;

Fig. 5A illustrates the transmission of data between a web server and a web browser according to one embodiment;

Fig. 6A illustrates an example of a browser-based user interface for the insurance claims processing system according to one embodiment;

Fig. 7A is a flowchart illustrating a method of developing a web-based insurance claims processing system according to one embodiment;

5 Fig. 8A is a flowchart illustrating a method of hosting a web-based insurance claims processing server with various pricing models according to one embodiment;

Fig. 9A is a flowchart illustrating a method of using a reset button provided by a web-based interface to a web-based insurance claims processing server according to one embodiment;

10 Fig. 2B illustrates a flow chart to generate a table of contents for processing an insurance claim according to one embodiment;

Fig. 3B illustrates detail of step 150B in Fig. 2B;

Fig. 4B is a flowchart illustrating the use of a table of contents for processing an insurance claim according to one embodiment;

15 Fig. 5B illustrates a screen shot of a table of contents display screen according to a first embodiment;

Fig. 5Ba illustrates a screen shot of a table of contents display screen according to a second embodiment;

20 Fig. 6B illustrates exemplary properties and methods associated with a display screen object according to a first embodiment;

Fig. 6Ba illustrates exemplary properties and methods associated with a display screen object according to a second embodiment

25 Fig. 2C is a flow chart illustrating the process of identifying critical factors affecting the fair estimate value, included in an insurance claim consultation report, according to one embodiment;

Fig. 3C illustrates a table for storing injury codes, treatment codes and contributing factor values according to one embodiment;

Fig. 2D illustrates a flow chart to transform formula data to formulas for assessing bodily injury damages claims according to one embodiment;

Fig. 3D illustrates data elements of a formula table according to one embodiment;
Fig. 2E illustrates a flow chart to transform rules data to rules for assessing bodily injury damages claims according to one embodiment;

Fig. 3aE illustrates data elements of a rules data table according to one
5 embodiment;

Fig. 3bE illustrates data elements of a template table according to one
embodiment;

Fig. 3cE illustrates data elements of a line text table according to one
embodiment;

10 Fig. 4E illustrates a block diagram of the transformation of rules data to rules for
assessing bodily injury damages according to one embodiment;

Fig. 2F is a flowchart illustrating a method of generating messages associated
with processing an insurance claim according to one embodiment;

Fig. 3F is a flowchart illustrating a method of using a messages table associated
15 with processing an insurance claim according to one embodiment;

Fig. 4F is an exemplary diagram of a messages table in a database according to
one embodiment;

Fig. 12 illustrates an embodiment of a block diagram of a rule editor and
associated database tables;

20 Fig. 13 depicts an exemplary embodiment of a rule editor display screen showing
a template tab;

Fig. 14 depicts an exemplary embodiment of a rule editor display screen showing
a variable tab;

Fig. 15 depicts an exemplary embodiment of a rule editor display screen showing
25 a parameter tab;

Fig. 16 depicts an exemplary embodiment of a method of providing a graphical
interface of an insurance claim processing business rule;

Fig. 17 depicts an exemplary embodiment of a method of providing an interactive
graphical interface of an insurance claim processing business rule;

Fig. 18 depicts an exemplary embodiment of a rule editor display screen showing an SQL tab;

Fig. 19 depicts an exemplary embodiment of a method of generating new insurance claim processing business rule using a rule editor;

5 Fig. 20 depicts an exemplary embodiment of a rule editor display screen showing a tables tab;

Fig. 21 depicts a first exemplary embodiment of a method of providing a display of business rule components that are related using a rule editor;

10 Fig. 22 depicts a second exemplary embodiment of a method of providing a display of business rule components that are related using a rule editor;

Fig. 23 depicts an exemplary embodiment of a method of tracking modifications to a business rule in a rule editor;

Fig. 24 depicts an exemplary embodiment of a rule editor display screen showing an audit tab;

15 Fig. 25 depicts an exemplary embodiment of a rule editor display screen showing a text tab;

Fig. 26 depicts an exemplary embodiment of a method of providing a human language translation of at least one business rule component in a rule editor;

20 Fig. 27 depicts an embodiment of a graphical display in an insurance transaction processing program including a first human body representation;

Fig. 28 depicts an embodiment of a graphical display in an insurance transaction processing program including a second human body representation;

Fig. 29 depicts an embodiment of a graphical display in an insurance transaction processing program including a third human body representation;

25 Fig. 30 depicts an embodiment of a graphical display in an insurance transaction processing program including a fourth human body representation;

Fig. 31 depicts an embodiment of a graphical display in an insurance transaction processing program including a representation of a portion of the human body;

FIG. 32 depicts an embodiment of a graphical display in an insurance transaction processing program for input and display of information, according to an embodiment;

FIG. 33 depicts an embodiment of a graphical display in an insurance transaction processing program including a representation of a spine;

5 FIG. 34 depicts an embodiment of a graphical display in an insurance transaction processing program with multiple injuries indicated;

FIG. 35 depicts an embodiment of a graphical display in an insurance transaction processing program for inputting and displaying information about a spine;

10 FIG. 36 depicts an embodiment of a graphical display in an insurance transaction processing program for inputting and displaying information relative to human skin;

FIG. 37 depicts an embodiment of a graphical display in an insurance transaction processing program for inputting and displaying information relative to an abdomen region;

15 FIG. 38 depicts an embodiment of a graphical display in an insurance transaction processing program for inputting and displaying information relative to a muscular representation;

FIG. 39 depicts a flowchart of an embodiment for entering information relative to a selected body part; and

20 FIG. 40 depicts a flowchart of an embodiment for highlighting a selected body part and receiving related input.

While the invention is susceptible to various modifications and alternative forms, specific embodiments thereof are shown by way of example in the drawings and will herein be described in detail. It should be understood, however, that the drawings and
25 detailed description thereto are not intended to limit the invention to the particular form disclosed, but on the contrary, the intention is to cover all modifications, equivalents, and alternatives falling within the spirit and scope of the present invention as defined by the appended claims.

30

DETAILED DESCRIPTION OF SEVERAL EMBODIMENTS

U.S. Patent Application Serial No. 09/603,307 titled "SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS USING A TABLE OF CONTENTS" filed
5 on June 23, 2000 whose inventors are Allen B. Childress and Gregory Jones is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,129 titled "SYSTEM AND METHOD FOR IDENTIFYING CRITICAL FACTORS AFFECTING AN ESTIMATED VALUE INCLUDED IN AN INSURANCE CLAIM CONSULTATION REPORT" filed on June
10 23, 2000 whose inventor is Gregory Jones is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,662 titled "RELEVANCE CALCULATION FOR A REFERENCE SYSTEM IN AN INSURANCE CLAIMS PROCESSING SYSTEM" filed on June 23, 2000 whose inventor is Allen B. Childress is
15 hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,308 titled "SYSTEM AND METHOD FOR EXTERNALIZATION OF FORMULAS FOR ASSESSING DAMAGES" filed on June 23, 2000 whose inventors are Brian Wolfe and Allison W. Spann is hereby
20 incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,144 titled "SYSTEM AND METHOD FOR EXTERNALIZATION OF RULES FOR ASSESSING DAMAGES" filed on June 23, 2000 whose inventors are Gregory Jones and Allison W. Spann is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

25 U.S. Patent Application Serial No. 09/602,687 titled "WEB-ENABLED SYSTEM AND METHOD FOR ASSESSING DAMAGES" filed on June 23, 2000 whose inventor is Scott Lorenz is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,302 titled "DYNAMIC HELP
30 SYSTEM FOR AN INSURANCE CLAIMS PROCESSING SYSTEM" filed on June 23,

2000 whose inventor is Allen B. Childress is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/602,691 titled "GRAPHICAL USER INTERFACE WITH A HIDE/SHOW FEATURE FOR A REFERENCE SYSTEM IN
5 AN INSURANCE CLAIMS PROCESSING SYSTEM" filed on June 23, 2000 whose inventor is Allen B. Childress is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,130 titled "RESET BUTTON FOR WEB-ENABLED SYSTEM AND METHOD FOR ASSESSING DAMAGES" filed on
10 June 23, 2000 whose inventor is Scott Lorenz is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,303 titled "INTERNET-ENABLED SYSTEM AND METHOD FOR ASSESSING DAMAGES" filed on June 23, 2000 whose inventor is Scott Lorenz is hereby incorporated by reference in its entirety as
15 though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,304 titled "PRICING MODELS FOR WEB-ENABLED SYSTEM AND METHOD FOR ASSESSING DAMAGES" filed on June 23, 2000 whose inventor is Scott Lorenz is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/603,306 titled "SYSTEM AND METHOD FOR DISPLAYING MESSAGES USING A MESSAGES TABLE" filed on June 23,
20 2000 whose inventor is Brian Wolfe is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/238,025 titled "COMPUTERIZED
25 METHOD AND SYSTEM FOR ESTIMATING PREMISES LIABILITY FOR AN ACCIDENT" filed on September 9, 2002 whose inventors are Stefan Wahlbin and Gilda Reynolds is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/238,029 titled "COMPUTERIZED METHOD AND SYSTEM FOR DETERMINING CLAIMANT STATUS IN PREMISES LIABILITY FOR AN ACCIDENT" filed on September 9, 2002 whose inventors are Stefan Wahlbin and Gilda Reynolds is hereby incorporated by reference in
5 its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/238,019 titled "COMPUTERIZED METHOD AND SYSTEM FOR DETERMINING BREACH OF DUTY IN PREMISES LIABILITY FOR AN ACCIDENT" filed on September 9, 2002 whose inventors are Stefan Wahlbin and Gilda Reynolds is hereby incorporated by reference in its entirety as
10 though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/237,547 titled "COMPUTERIZED METHOD AND SYSTEM FOR DETERMINING CAUSATION IN PREMISES LIABILITY FOR AN ACCIDENT" filed on September 9, 2002 whose inventors are Stefan Wahlbin and Gilda Reynolds is hereby incorporated by reference in its entirety as
15 though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/238,981 titled "COMPUTERIZED METHOD AND SYSTEM FOR DETERMINING THE CONTRIBUTION OF DEFENSES TO PREMISES LIABILITY FOR AN ACCIDENT" filed on September 9, 2002 whose inventors are Stefan Wahlbin and Gilda Reynolds is hereby incorporated by
20 reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,516 titled "COMPUTERIZED METHOD AND SYSTEM OF LIABILITY ASSESSMENT FOR AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

25 U.S. Patent Application Serial No. 09/969,017 titled "COMPUTERIZED METHOD AND SYSTEM OF DETERMINING RIGHT OF WAY AND LIABILITY FOR AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,545 titled "COMPUTERIZED METHOD AND SYSTEM OF ASSESSING AND ADJUSTING LIABILITY FOR AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and
5 completely set forth herein.

U.S. Patent Application Serial No. 09/969,546 titled "COMPUTERIZED METHOD AND SYSTEM OF ESTIMATING LIABILITY AND RANGE OF LIABILITY FOR AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though
10 fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,015 titled "COMPUTERIZED METHOD AND SYSTEM OF DETERMINING RIGHT OF WAY IN AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

15 U.S. Patent Application Serial No. 09/969,022 titled "COMPUTERIZED METHOD AND SYSTEM OF ASSESSING LIABILITY FOR AN ACCIDENT USING IMPACT GROUPS" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

20 U.S. Patent Application Serial No. 09/969,016 titled "COMPUTERIZED METHOD AND SYSTEM OF ASSIGNING AN ABSOLUTE LIABILITY VALUE FOR AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

25 U.S. Patent Application Serial No. 09/969,536 titled "COMPUTERIZED METHOD AND SYSTEM OF LIABILITY ASSESSMENT FOR AN ACCIDENT USING ENVIRONMENTAL, VEHICLE, AND DRIVER CONDITIONS AND DRIVER ACTIONS" filed on October 2, 2001 whose inventors are Stefan Wahlbin and

Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,534 titled "COMPUTERIZED METHOD AND SYSTEM FOR ACCUMULATING LIABILITY ESTIMATES" filed
5 on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,018 titled "COMPUTERIZED METHOD AND SYSTEM FOR ADJUSTING LIABILITY ESTIMATES IN AN ACCIDENT LIABILITY ASSESSMENT PROGRAM" filed on October 2, 2001 whose
10 inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,019 titled "COMPUTERIZED METHOD AND SYSTEM FOR ADJUSTING LIABILITY ESTIMATION FACTORS IN AN ACCIDENT LIABILITY ASSESSMENT PROGRAM" filed on October 2, 2001
15 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/970,161 titled "COMPUTERIZED METHOD AND SYSTEM FOR PROVIDING CLAIMS DATA TO AN ACCIDENT LIABILITY ASSESSMENT PROGRAM" filed on October 2, 2001 whose inventors are
20 Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,021 titled "COMPUTERIZED METHOD AND SYSTEM OF DISPLAYING AN ACCIDENT TYPE" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by
25 reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,027 titled "COMPUTERIZED METHOD AND SYSTEM OF DISPLAYING A ROADWAY CONFIGURATION RELATING TO AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan

Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,039 titled "COMPUTERIZED METHOD AND SYSTEM OF DISPLAYING AN IMPACT POINT RELATING TO AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,020 titled "COMPUTERIZED METHOD AND SYSTEM OF DETERMINING INCONSISTENCIES IN WITNESS STATEMENTS RELATING TO AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,146 titled "COMPUTERIZED METHOD AND SYSTEM OF IDENTIFYING A CREDIBLE WITNESS STATEMENT RELATING TO AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 09/969,024 titled "COMPUTERIZED METHOD AND SYSTEM OF DETERMINING A CREDIBLE REAL SET OF CHARACTERISTICS FOR AN ACCIDENT" filed on October 2, 2001 whose inventors are Stefan Wahlbin and Tim Johnston is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/285,292 titled "GRAPHICAL DISPLAY OF BUSINESS RULES" filed on October 31, 2002 whose inventors are Allen B. Childress and Allison W. Spann is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/285,289 titled "METHOD OF MODIFYING A BUSINESS RULE" filed on October 31, 2002 whose inventors are

Allen B. Childress and Allison W. Spann is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/285,339 titled "METHOD OF MODIFYING A BUSINESS RULE WHILE TRACKING THE MODIFICATIONS" filed on October 31, 2002 whose inventors are Allen B. Childress and Allison W. Spann is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/285,375 titled "METHOD OF FORMING A BUSINESS RULE" filed on October 31, 2002 whose inventors are Allen B. Childress and Allison W. Spann is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/285,338 titled "METHOD OF GENERATING A GRAPHICAL DISPLAY OF A BUSINESS RULE WITH A TRANSLATION" filed on October 31, 2002 whose inventors are Allen B. Childress and Allison W. Spann is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/285,293 titled "METHOD OF GENERATING A GRAPHICAL DISPLAY OF A BUSINESS RULE AND ASSOCIATED BUSINESS RULE ELEMENTS" filed on October 31, 2002 whose inventors are Allen B. Childress and Allison W. Spann is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/306,864 titled "COMPUTERIZED METHOD AND SYSTEM FOR ESTIMATING LIABILITY FOR AN ACCIDENT FROM AN INVESTIGATION OF THE ACCIDENT" filed on November 27, 2002 whose inventors are Stefan Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/306,873 titled "COMPUTERIZED METHOD AND SYSTEM FOR ESTIMATING LIABILITY USING DYNAMIC

GENERATION OF QUESTIONS” filed on November 27, 2002 whose inventors are Stefan Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/306,909 titled “COMPUTERIZED
5 METHOD AND SYSTEM FOR ESTIMATING AN EFFECT ON LIABILITY OF THE
SPEED OF VEHICLES IN AN ACCIDENT AND TIME AND DISTANCE
TRAVELED BY THE VEHICLES” filed on November 27, 2002 whose inventors are
Stefan Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby incorporated by
reference in its entirety as though fully and completely set forth herein.

10 U.S. Patent Application Serial No. 10/306,623 titled “COMPUTERIZED
METHOD AND SYSTEM FOR ESTIMATING AN EFFECT ON LIABILITY USING
A COMPARISON OF THE ACTUAL SPEED OF A VEHICLE IN AN ACCIDENT
AND TIME AND DISTANCE TRAVELED BY THE VEHICLES IN A MERGING
VEHICLE ACCIDENT” filed on November 27, 2002 whose inventors are Stefan
15 Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby incorporated by
reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/306,803 titled “COMPUTERIZED
METHOD AND SYSTEM FOR ESTIMATING AN EFFECT ON LIABILITY USING
A COMPARISON OF THE ACTUAL SPEED OF VEHICLES WITH A SPECIFIED
20 SPEED” filed on November 27, 2002 whose inventors are Stefan Wahlbin, Kathleen E.
Rourke, and Kimberly Wiesman is hereby incorporated by reference in its entirety as
though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/306,908 titled “COMPUTERIZED
METHOD AND SYSTEM FOR ESTIMATING AN EFFECT ON LIABILITY BASED
25 ON THE STOPPING DISTANCE OF VEHICLES” filed on November 27, 2002 whose
inventors are Stefan Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby
incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/306,804 titled “COMPUTERIZED
METHOD AND SYSTEM FOR ESTIMATING AN EFFECT ON LIABILITY USING

CLAIM DATA ACCESSED FROM CLAIM REPORTING SOFTWARE” filed on November 27, 2002 whose inventors are Stefan Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

5 U.S. Patent Application Serial No. 10/306,866 titled “COMPUTERIZED METHOD AND SYSTEM FOR CREATING PRE-CONFIGURED CLAIM REPORTS INCLUDING LIABILITY IN AN ACCIDENT ESTIMATED USING A COMPUTER SYSTEM” filed on November 27, 2002 whose inventors are Stefan Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby incorporated by reference in its entirety as
10 though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/306,858 titled “COMPUTERIZED METHOD AND SYSTEM FOR ESTIMATING LIABILITY USING RECORDED VEHICLE DATA” filed on November 27, 2002 whose inventors are Stefan Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby incorporated by reference in its
15 entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/306,628 titled “COMPUTERIZED METHOD AND SYSTEM FOR ESTIMATING MONETARY DAMAGES DUE TO INJURIES IN AN ACCIDENT FROM LIABILITY ESTIMATED USING A COMPUTER SYSTEM” filed on November 27, 2002 whose inventors are Stefan
20 Wahlbin, Kathleen E. Rourke, and Kimberly Wiesman is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

U.S. Patent Application Serial No. 10/422,450 titled “METHOD AND SYSTEM FOR DETERMINING MONETARY AMOUNTS IN AN INSURANCE PROCESSING SYSTEM” filed on April 24, 2003 whose inventors are Stefan L. Wahlbin and Scott C.
25 Dulock is hereby incorporated by reference in its entirety as though fully and completely set forth herein.

In Fig. 1a, an embodiment of an insurance claims processing system 10 may include a computer system 20. The term “computer system” as used herein generally

includes the hardware and software components that in combination may execute one or more computer programs. The term is used broadly to encompass any device or series of interconnected devices having at least one processor which executes instructions from at least one memory medium. The computer programs may be implemented in software,
5 hardware, or a combination of software and hardware. A computer system's hardware generally includes a processor, memory media, and Input/Output (I/O) devices. As used herein, the term "processor" generally describes the logic circuitry that responds to and processes the basic instructions that operate a computer system. The term "memory" is used synonymously with "memory medium" herein. The term "memory medium" is intended to
10 include an installation medium, e.g., a CD-ROM, or floppy disks, a volatile computer system memory such as DRAM, SRAM, EDO RAM, Rambus RAM, etc., or a non-volatile memory such as optical storage or a magnetic medium, e.g., a hard drive. The memory medium may comprise other types of memory as well, or combinations thereof. In addition, the memory medium may be located in a first computer in which the programs are executed,
15 or may be located in a second different computer which connects to the first computer over a network. In the latter instance, the second computer provides the program instructions to the first computer for execution. Also, the computer system may take various forms, including a personal computer system, mainframe computer system, workstation, network appliance, Internet appliance, personal digital assistant (PDA), television system
20 or other device.

The memory medium preferably stores a software program or programs for processing insurance claims as described herein. The software program(s) may be implemented in any of various ways, including procedure-based techniques, component-
25 based techniques, and/or object-oriented techniques, among others. For example, the software programs may be implemented using a rule-based development tool such as PLATINUM Aion™ available from Computer Associates International, Inc. In one embodiment, PLATINUM Aion™ may combine business rule and object-oriented technologies to create and maintain complex, knowledge-intensive applications.

Software developed with PLATINUM Aion™ may employ an Aion™ programming language for automation of processes which may use hundreds or thousands of business rules from a knowledge base. An Aion™ inference engine may automatically determine which rules to execute, when, and in what order. In various other embodiments, the software program may be implemented using other technologies, languages, or methodologies, as desired. A central processing unit (CPU) executing code and data from the memory medium includes a means for creating and executing the software program or programs according to the methods, flowcharts, and/or block diagrams described below.

10

A computer system's software generally includes at least one operating system, a specialized software program that manages and provides services to other software programs on the computer system. Software may also include one or more programs to perform various tasks on the computer system and various forms of data to be used by the operating system or other programs on the computer system. The data may include but are not limited to databases, text files, and graphics files. A computer system's software generally is stored in non-volatile memory or on an installation medium. A program may be copied into a volatile memory when running on the computer system. Data may be read into volatile memory as the data is required by a program.

20

A server may be defined as a computer program that, when executed, provides services to other computer programs executing in the same or other computer systems. The computer system on which a server program is executing may also be referred to as a server, though it may contain a number of server and client programs. In the client/server model, a server is a program that awaits and fulfills requests from client programs in the same or other computer systems.

25

The insurance claims processing system 10 may further include a display screen 50 connected to the computer system 20 and an insurance database 40 residing on an

internal or external storage. The database may also be referred to as a repository. As used herein, a “database” may include a collection of information from which a computer program may select a desired piece of data. As used herein, an “insurance database” is used as a synonym for a “database” when included in or coupled to an insurance claims processing system 10. System 20 includes memory 30 configured to store computer programs for execution on system 20, and a CPU (not shown) configured to execute instructions of computer programs residing on system 20. Claims processing program 60, also referred to as application program software 60, may be stored in memory 30. As used herein, an “insurance claims processing program” 60 may include a software program which is configured to conduct transactions regarding insurance claims, such as by estimating the value of the insurance claims, for example.

The insurance claims processing system 10 may be used by an Insurance Company for various embodiments of a system and method for processing insurance claims using a Table of Contents (TOC). As used herein, an “Insurance Company” (IC) includes a business organization that provides insurance products and/or services to customers. More particularly, the insurance products may pertain to providing insurance coverage for accidents and the trauma-induced bodily injuries that may result due to the accident. Examples of trauma-induced bodily injuries may include, but are not limited to: loss of limb(s); bone fractures; head, neck and/or spinal injury, etc.

In one embodiment, on receiving a trauma-induced bodily injury, a customer may file an insurance claim with his/her insurance organization to cover medical and other accident-related expenses. An IC may utilize a computer-based insurance claim processing system to process insurance claims. In one embodiment, the processing may include estimating a value associated with the filed insurance claim.

As used herein, an “IC business transaction” may be defined as a service of an IC. Examples of business transactions include, but are not limited to: insurance transactions

such as filing of claims, payment of claims, application for insurance coverage, and customized benefits, etc. Business transactions may also include services related to customers, insurance providers, employers, insurance agents, investigators, etc.

5 As used herein, an “IC insurance claim processing system” includes a series of instructions executed by a computer system for processing an IC’s business transactions. A claim processing system may include one or more processing tasks. A processing task may include a sequence of one or more processing steps or an ordered list or a structured list of one or more processing steps, associated with the business transaction to be
10 processed by the claim processing system. In one embodiment, the sequence of steps may be fixed. In another embodiment the sequence of steps may be established dynamically, in real-time. In one embodiment, the sequence of one or more steps may include an initial step, a final step, one or more intermediary steps, etc. In one embodiment, an IC user may select steps to process an insurance claim in a sequential
15 manner. In another embodiment, the IC user may select steps to process an insurance claim in a random or arbitrary manner. Examples of processing steps may include, but are not limited to: receiving an input from a user of the IC insurance claim processing system, reading a value from a database, updating a field in a database, displaying the results of a business transaction on a computer screen, etc.

20 In one embodiment, the insurance claim processing system utilizes object-oriented technology to process insurance claims. In another embodiment, processing of insurance claims may utilize traditional programming languages and databases to achieve the same result. Insurance objects may be defined to represent or model real-world
25 business features of insurance products and services. Examples of insurance objects may include, but are not limited to, objects representing the following: an insurance claim; an accident report; a settlement; an estimated claim; IC service facilities, customers, and employees; business processes such as a new insurance application and calculation of a premium; interfaces to external insurance organizations; work tasks such as calculations,

decisions, and assignments; temporal objects such as calendars, schedulers, and timers; and elemental data necessary to accomplish work tasks such as medical costs, risk factors, etc.

5 An insurance object may be represented on the computer screen by a graphical icon or by a display listing the properties of the insurance object in graphic and alphanumeric format. An insurance claim object may be configured to gather and evaluate data for processing a filed insurance claim and to automatically make decisions about the insurance claim. The one or more processing steps associated with the processing of an insurance claim may also be configured as one or more processing step objects. In one embodiment, a display screen may be associated with a processing step. The display screen may also be represented as an object. Each display screen object may include a property to point to a previous display and another property to point to a next display screen. Each property, e.g. the next display pointer on a display screen object, may be changed dynamically by using methods associated with the display screen object. One display screen object may serve as the starting point for processing insurance claims. In one embodiment, the starting point for processing insurance claims may include acquiring an insurance claim identification number from an IC system user.

20 In one embodiment, during the processing of an insurance claim, a business rule and/or an IC system user input may determine that the insurance claim processing needs the execution of additional steps or tasks to continue the processing of the claim. The IC system user may provide inputs to the insurance claims processing program 60 at any display screen associated with a step included in the Table of Contents (see Fig. 2B for a discussion of the generation of the Table of Contents according to one embodiment). The insurance claim processing software may dynamically modify the number of steps and/or the sequence of their execution to complete the claim processing transaction. An IC system user working at a client system may then iterate through the claim processing steps and arrive at an estimated value for the insurance claim.

In one embodiment, upon startup, the program 60 may provide a graphical user interface to display claims processing related information on display screen 50. It may collect user inputs, entered by using user input devices 52, and associated with insurance claims. It may process the user inputs, access an insurance database 40, use the contents of the insurance database 40 to estimate the insurance claim, and store it in memory 30 and/or insurance database 40. The program 60 may display a value of the estimated insurance claim on display screen 50. A user may view the display of the estimated insurance claim on display screen 50, and may interactively make modifications, additions, and deletions to the estimated insurance claim.

System 20 may also include one or more user input devices 52, such as a keyboard, for entering data and commands into the insurance claim program 60. It may also include one or more cursor control devices 54 such as a mouse for using a cursor to modify an insurance claim viewed on display screen 50. In response to the updating of the estimated insurance claim, the insurance claim program 60 may store the updated insurance claim in the insurance database 40.

Fig. 1b illustrates one embodiment of a networked system, configured for processing insurance claims. In this embodiment, the system is shown as a client/server system with the server systems and client systems connected by a network 62. Network 62 may be a local area network or wide area network, and may include communications links including, but not limited to: Ethernet, token ring, internet, satellite, and modem. Insurance claims processing system 10 as illustrated in Fig. 1a may be connected to network 62. The insurance claim processing system software and insurance database 40 may be distributed among the one or more servers 70 to provide a distributed processing system for insurance claim transactions. In other words, an insurance claim processing transaction being processed by the insurance claim processing system may be routed to any server based upon the workload distribution among servers 70 at the time of the

transaction. Insurance claim processing system servers 70 may be located on a local area network or may be geographically dispersed in a wide area network.

One or more client systems 80 may also be connected to network 62. Client
5 systems 80 may reside at one or more claim processing units within the insurance
company. In a wide area network, client systems 80 may be geographically dispersed.
Client systems 80 may be used to access insurance claim processing system servers 70
and insurance database 40. An insurance claim-processing employee may use a client
system 80 to access the insurance claim processing system and execute insurance
10 transactions. An employee may also use a client system 80 to enter insurance claim
inputs into the insurance claim processing system. One or more printers 90 may also be
connected to network 62 for printing documents associated with insurance claim
transactions.

15 In Fig. 1c, an embodiment of an insurance claims processing system 10 may
include a computer system 20. In one embodiment, the insurance claims processing
system may provide context-sensitive help for the processing steps. In one embodiment,
the context-sensitive help for a step may be automatically invoked and displayed on
display screen 50 when entering the step. In one embodiment, the user may interactively
20 invoke context-sensitive help for the step by selecting one or more interface items on the
display screen 50 with a cursor control device 54 such as a mouse. In one embodiment,
the user may interactively invoke context-sensitive help for the step by using an input
device 52. For example, the user may select one or more keys or a combination of keys
on a keyboard to activate context-sensitive help. The context-sensitive help for each
25 processing step may be unique, although content may appear in the context-sensitive help
for two or more processing steps.

In one embodiment, information for the context sensitive help may be accessed
from help database 400. Help database 400 may include one or more documents

including information that may be useful to a user in performing the various processing steps associated with insurance claims processing. Help database 400 may also include one or more tables that provide access to the information in the documents. Each table may include a plurality of records or entries that may be used to locate help information about processing steps and/or the elements in processing steps in the one or more documents in the help database 400.

In one embodiment, a search interface may be provided in the insurance claims processing system. A user may enter in the search interface one or more terms to be searched for in help database 400 for the insurance claims processing system. The user may then initiate the search for the one or more terms. The insurance claims processing system may then search the help database 400 for entries including at least one of the one or more terms. The insurance claims processing system may locate one or more entries in the help database 400 that include at least one of the one or more terms. The insurance claims processing system may then display information on display screen 50 from the located help database 400 entries.

Fig. 2 illustrates one embodiment of an insurance claims processing help database 400 that may be used for context sensitive help and for searching for terms in an insurance claim processing system. Help database may include one or more index tables 402, one or more header tables 404, one or more text tables 406, and one or more documents 408. One embodiment may include one index table 402, one header table 404, and one text table 406. In another embodiment, the header table 404 and text table 406 may be combined into one master table comprising entries for header portions and text portions of the one or more documents 408.

Index tables 402, header tables 404, and text tables 406 may each include one or more records or entries. The entries in index tables 402 may each include a field comprising one or more terms or codes that may be used as keys for locating entries in

header tables 404 and/or text tables 406. The entries in index tables 402 may each also include information for locating an entry in one of the one or more header tables 404 or text tables 406. In one embodiment, an identification number may be used to identify each entry in the one or more header tables 404 and text tables 406. The identification
5 number may be referred to herein as an object ID. In one embodiment, each entry in the index tables 402 may include an object ID that identifies, and that may be used to locate, one entry in one of the header tables 404 or text tables 406. In one embodiment, index tables 402 may include two or more entries that include the same object ID. In other words, two or more index table 402 entries may indicate, or point to, the same entry in a
10 header table 404 or text table 406. Each entry in index tables 402 may be referred to as an occurrence of the term or code included in the index table 402 entry in the help database 400.

In one embodiment, each entry in the header tables 404 and text tables 406 may
15 include a unique object ID that may be used to locate the entry. In one embodiment, each entry in the header tables 404 may include a field containing a header or a portion of a header from one of the one or more documents 408. Alternatively, each entry in the header tables 404 may include information that may be used to locate a header or a portion of a header in one of the one or more documents 408. In one embodiment, each
20 entry in the text tables 404 may include a field containing a text section or a portion of a text section from one of the one or more documents 408. Alternatively, each entry in the text tables 406 may include information that may be used to locate a text section or a portion of a text section in one of the one or more documents 408.

25 An example of locating headers and text in documents 408 using index tables 402, header tables 404 and text tables 406 follows. Index table may include index entries 410 and 412. Index entry 410 may include a term or code included in a header of one of the documents 408. Index entry 410 may include an object ID that may be used to locate header entry 414 in one of the header tables 404. Header entry 414 may include a portion

or all of header 418 from one of the one or more documents 408. Alternatively, header entry 414 may include information that may be used to locate header 418 in one of the one or more documents 408. If index entry 410 includes a term, then the term may appear one or more times in header 418 and/or in the portion of header 418 included in header entry 414. If index entry 410 includes a code, then the code may indicate that the index table entry 410 refers to a particular header or portion of a header in its entirety (i.e., this is not an occurrence of a term). In one embodiment, codes may be used to identify headers or sections of text in documents 408. In one embodiment, codes may be included as “hidden” text in one or more sections of documents 408, and may be used in constructing header tables 404 and text tables 406.

Index entry 412 may include a term or code included in a text section of one of the documents 408. Index entry 412 may include an object ID that may be used to locate text entry 416 in one of the text tables 406. Text entry 416 may include a portion or all of text section 420 from one of the one or more documents 408. Alternatively, text entry 416 may include information that may be used to locate text 420 in one of the one or more documents 408. If index entry 412 includes a term, then the term may appear one or more times in text section 420 and/or in the portion of text section 420 included in text entry 416. If index entry 412 includes a code, then the code may indicate that the index table entry 412 refers to a particular text section or portion of a text section (i.e., this is not an occurrence of a term).

Embodiments of index tables 402, header tables 404 and text tables 406 are further described in Figs. 3, 4, and 5, respectively.

25

Fig. 3 illustrates one embodiment of a table including header information from one or more documents 408 related to insurance claims processing. The header table 404 may include a plurality of records, also referred to as entries, with one entry for each header element from the one or more documents 408 to be included in a help database

400 for the insurance claims processing system. Each entry may comprise a plurality of fields, which also may be referred to as elements of the entry.

5 An entry may include an object identifier (object ID) 100 for the entry. In one embodiment, the object ID 100 for the entry may be unique in the help database 400. In one embodiment, the object ID 100 may include information that may be used to identify the document that includes the header, and the location in the document of the header. For example, the object ID 100 of the first entry in the header table 404 of Fig. 3 may indicate that the entry is for the header of the first chapter of a first document included in
10 the help database 400, the object ID 100 of the second entry may indicate that the entry is for the header of the first section of the first chapter of the first document, and so on.

An entry may also include the object identifier of a parent entry (parent ID 102) for the entry. For example, the parent ID 102 of the entries for the headers of several
15 sections in the first chapter of a document may be the object ID 100 of the entry for the header of the chapter.

An entry in the header table 404 may also include information on the location in the document of the header. For example, byte count 104 may represent the byte
20 (character) location in the document of the start of the header. For example, the header of the first entry in the header table 404 illustrated in Fig. 3 may start at the first byte of the document; the header of the second entry may start at the 26th byte of the document, etc.

In one embodiment, an entry in the header table 404 may also include the
25 alphanumeric text of the header from the document in name field 106. When the entry is located during context sensitive help or a search, the header text in name 106 may be read from the header table and displayed on the display screen for the user to view. In another embodiment, the entry may not store the actual text for the header, but may instead include information for locating the text for the header in the document. In this

embodiment, when the entry is located, the actual text of the header may be read from the document itself and displayed for the user.

5 The order of the columns and rows in the header table 404 as illustrated in Fig. 3 is exemplary and is not intended to be limiting.

Fig. 4 illustrates one embodiment of a table including text information from one or more documents 408 related to insurance claims processing. The text table 406 may include a plurality of entries, with one entry for each text section from the one or more documents 408 to be included in the help database 400 for the insurance claims
10 processing system. Each entry may comprise a plurality of fields, which also may be referred to as elements of the entry. In one embodiment, the fields may be substantially similar to the fields in embodiments of the header table 404 as illustrated in Fig. 3.

15 An entry may include an object identifier 110 (object ID), for the entry. In one embodiment, the object ID 110 for the entry may be unique in the help database 400. In one embodiment, the object ID 110 may include information that may be used to identify the document including the text section and the location in the document of the text section. Object ID 110 may also include information to distinguish a text table 406 entry
20 from a header table 404 entry. For example, a non-zero last digit in the object ID 110 may indicate that the entry is a text table 406 entry and not a header table 404 entry. The entry may also include the object identifier of a parent entry (parent ID 112) for the entry. The parent ID 112 may point to an entry in the text table 406 as the parent of the entry. The entry may also include a text field 116 that may include some or all of the text from a
25 section of one of the one or more documents 408 in the help database 400. When the entry is located during context sensitive help or a search, the text in text field 116 may be read from the text table and displayed on the display screen for the user to view. Alternatively, the entry may not store the actual text, but may instead include information

for locating the text in the document. In this case, when the entry is located, the actual text may be read from the document itself and displayed for the user.

The order of the columns and rows in the text table illustrated in Fig. 4 is
5 exemplary and is not intended to be limiting.

Fig. 5 illustrates one embodiment of an index table 402 for locating terms and/or codes for context-sensitive help and for interactively searching for terms in the help database 400. Each entry in the index table 402 may represent an occurrence of a term or
10 code in the one or more documents 408 included in the help database 400 for the insurance claims processing system. Examples of documents that may be included in the help database 400 for the insurance claims processing system include, but are not limited to: medical journals, textbooks and/or manuals, insurance claims processing manuals or guidebooks, medical glossaries and/or dictionaries, and documents including context
15 sensitive help entries for the insurance claims processing steps, and elements of the steps, in the insurance claims processing system.

An entry in the index table 402 may include an object ID 140. The object ID 140 may indicate a unique entry in a help information table in the help database. In one
20 embodiment, the help database may include one or more header tables 404 as illustrated in Fig. 3 and one or more text tables 406 as illustrated in Fig. 4.

An entry in the index table may also include a term field 142. In one embodiment, term field 142 may include one or more terms located in the one or more
25 documents 408 in the help database 400. In one embodiment, term field 142 may include a code representing a step or page in the insurance claims processing system or an element in a step in the insurance claims processing system. The codes may be used in invoking context-sensitive help in the insurance claims processing system. One

embodiment may include one or more entries with one or more terms in term field 142 and one or more entries with codes in term field 142.

An entry in the index table 402 may also include a Soundex field 144. Soundex is a commonly used algorithm for encoding words so that similar sounding words encode the same. In one embodiment, the first letter of a word to be converted to a Soundex equivalent may be copied unchanged, and then subsequent letters may be encoded as follows:

10 b,f,p,v -> "1"
 c,g,j,k,q,s,x,z,ç -> "2"
 d,t -> "3"
 l -> "4"
 m,n,ñ -> "5"
15 r -> "6"

Other characters may be ignored and repeated characters may be encoded as though they were a single character. Encoding may stop when the resulting string is four characters long, adding trailing "0"s if it is shorter. As an example, "SMITH" or "SMYTHE" may both be encoded as "S530". The Soundex equivalent may be used for locating entries in index table when a user mistypes or misspells a word when initiating a search. In one embodiment, codes for steps and step elements are not given a Soundex equivalent, as a Soundex equivalent of a code is not generally useful.

25 Columns 146, 148, and 150 may be used during calculation of the relevance of an entry. For each entry in the index table 402, column 146 may indicate the position of the term or code in the text section or header in which this occurrence of the term or code appears. Column 148 may indicate the total count of words in the text section or header. For example, in the first entry of the index table 402 as illustrated in Fig. 5, the position

column 146 indicates that the term “System” appears as the fifth word of the 54 words (from the total words column 148) in the text section indicated by the object ID column 140. Examining the second entry, the term “System” appears again as the ninth word of the same text section.

5

In one embodiment, the word count column 150 may be used with entries for headers in calculating the relevance value 152. Different information and methods may be used for calculating the relevance of occurrences of terms and codes appearing in headers than the information and methods used to calculate the relevance for terms and codes appearing in text sections. In calculating the relevance for headers, the percent of the total word count indicated in column 150 may be used as part of the calculation. The word count 150 indicates how many words make up the one or more words (or words represented by a code) as represented in column 142. For example, in the header entry in the seventh row of the index table as illustrated in Fig. 5, the term “Anatomy” is in the third position (as indicated by column 146) of three words (as indicated by column 148) and includes one word. Thus, when calculating the relevance, “Anatomy” is approximately 33% of the header.

The last column of the index table 402 illustrated in Fig. 5 may hold a calculated relevance 152 for the occurrence. The relevance may be calculated in advance for all occurrences. Alternatively, the relevance for occurrences may not be calculated in advance and stored in the index table 402, but instead may be calculated dynamically as needed. In one embodiment, columns 146, 148, and 150 may not be stored in the index table 402. Instead, the information may be used to calculate the relevance and then discarded. One embodiment of the index table 402 may include only an object ID 140, a term 142, and a relevance value 152. Another embodiment of an index table 402 may only include an object ID 140 and a term 142, and the relevance may be calculated dynamically.

In one embodiment, occurrences in headers may be considered of higher relevance than occurrences in text sections. Therefore, different methods may be applied to calculate the relevance of occurrences in headers than are applied to calculate the relevance of occurrences in text sections. In one embodiment, relevance values may be scaled to be between 0.0 and 1.0, with 1.0 being the highest relevance. In one
5 embodiment, the relevance may be calculated so that a relevance value of 0.0 does not occur. Note that any scale may be used for the relevance calculation, as it may be the ordering of the relevance values that is useful, and not necessarily the scale on which the relevance values are calculated.

10

In one embodiment, a maximum relevance value may be provided for occurrences in text sections. This maximum value may be applied as a weight or scaling factor during the relevance calculation. In one embodiment, the maximum relevance value for occurrences in text sections may also serve as the minimum value for occurrences in
15 headers. In this embodiment, header occurrences may always have at least as high a relevance value as the highest relevance text occurrences. In another embodiment, header occurrences may always have a higher relevance value than the highest relevance text occurrences.

20

The following is an example of using the tables in Figs. 3, 4 and 5 for context-sensitive help in an insurance claims processing system. A user of the insurance claims processing system may begin processing of an insurance claim. The system may enter the first step in the processing of the claim. The first step may be displayed in a “page” on the display screen for the user. Information about the first step and the display page
25 for the first step may be stored in the computer executing the insurance claims processing system. In this information, a code for the step, which may also be viewed as a code for the page, may be stored. When the step is entered, the code may be read from the information, and the context-sensitive help system may search the index table 402 for one or more entries with a code in term field 142 matching the code for the step. Upon

locating the one or more entries in the index table 402, the context-sensitive help system may locate one or more entries in the header tables 404 and/or text tables 406 in the help database 400 corresponding to the object IDs 140 in the entries in the index table 402.

The header and text from the located one or more entries in the header tables 404 and/or text tables 406 may then be displayed as help information items on the display screen for the user. There may be one help information item displayed for each located entry in the index table 402. In one embodiment, the help information items may be displayed in an order of relevance using the relevance values 152 for the located entries in the index table 402.

Elements within a step may also be given a code, and the code may be included in one or more entries in the index table 402. When a step in insurance claims processing is entered, one or more codes for one or more elements of the step may also be read from stored information about the step. Occurrences of help information for the one or more codes may be searched for, ranked by relevance, and displayed similarly to, and along with, the code for the step as described above.

The order of the columns and rows in the index table 402 illustrated in Fig. 5 is exemplary and is not intended to be limiting.

Fig. 6a is a flow diagram illustrating one embodiment of a mechanism for generating an insurance claims processing help database 400. In step 430, one or more documents may be processed into header tables 404 and text tables 406. In one embodiment, one entry is added to a header table 404 for each header in the one or more documents 408 in the help database 400. In one embodiment, one entry may be added to a text table 406 for each text section in the one or more documents 408 in the help database 400. An object ID may be assigned to each entry added to a header table 404 or text table 406. A parent ID of each entry may also be identified. The number of bytes in the section of text or header for the entry may also be determined. In one embodiment,

the entry for each occurrence may include the object ID, parent ID, byte count and text section for text table 406 entries or header text for header table 404 entries.

In step 432, one or more index tables 402 may be generated. In one embodiment, a plurality of terms may be searched for in the header text of the entries in the one or more header tables 404 and in the text section of the entries in the one or more text tables 406. Each located occurrence of each term may be recorded as an entry in an index table 402. In one embodiment, one or more codes may be associated with headers and/or text sections in the one or more documents, and the one or more codes may be searched for in the header tables 404 and text tables 406. Each located occurrence of each code may be recorded as an entry in an index table 402. In one embodiment, a code may be used to identify a particular section of text or header in the one or more documents 408. For example, a code may be used to identify a section of text that may be displayed as the context sensitive help for a step in the insurance claims processing step. In one embodiment, an entry may be added to the index table for each occurrence of a term or code located in the name field 106 of an entry in a header table 404 or in the text field 116 of an entry in a text table 406. In step 434, the object ID of the header table 404 entry or text table 406 entry where each occurrence was located may be inserted in the object ID field 140 of the index table 402 entry for the occurrence.

20

In step 436, one or more other fields may be added to the entries in the index table 402. In one embodiment, a Soundex equivalent 144 may be added to entries that include a term in the term field 142. In one embodiment, a Soundex equivalent 144 may not be added for entries with a code in the term field 142. In one embodiment, for each entry in the index table 402, the position of the term or code in the text section or header in which this occurrence of the term or code appears may be entered in a position field 146. In one embodiment, the total count of words in the text section or header may be entered in a total words field 148. In one embodiment, for each header table 404 entry in the index table 402, a word count 150 may be entered that indicates the number of words in the

term 142 for this occurrence. In one embodiment, for occurrences in text tables 406, a word count of zero may be entered.

5 In step 438, the relevance value 152 for each occurrence may be calculated and entered in index table 402. In one embodiment, the relevance value 152 for each occurrence may be calculated up front, when the help database tables are generated. In another embodiment, the relevance value 152 for an occurrence may be calculated dynamically when the occurrence is located for display in the insurance claims processing system. In this embodiment, the index table 402 may not include a relevance
10 value 152 for each occurrence.

Figs. 6b through 6h expand on step 438 of Fig. 6a and further describe several embodiments of a mechanism for calculating the relevance values 152 of occurrences in the help database. In Fig. 6b, the relevance values 152 for occurrences in text sections of
15 the one or more documents may be calculated in step 450. In step 452, the relevance values 152 for occurrences in headers of the one or more documents may be calculated. In one embodiment, a different mechanism may be used to calculate the relevance values 152 for occurrences in headers than the mechanism used to calculate the relevance values 152 for occurrences in text sections.

20

Fig. 6c expands on step 450 of Fig. 6b and further describes one embodiment of a mechanism for calculating relevance values 152 for occurrences in text sections of the one or more documents in the help database. In step 460, the position 146 of the occurrence in the text section may be subtracted from the total words 148 for the text
25 section. In one embodiment, the words in the text section may be numbered in a sequence from a first word to a last word. In one embodiment, the first word may be numbered as word 0, and the last word as word (N - 1), where N is the total number of words in the text section. In another embodiment, the first word may be numbered as word 1, and the last word as word N, where N is the total number of words in the text

section. In this embodiment, in step 462, the results of step 460 may be incremented by one, which may be effective to prevent the relevance value from being zero. For example, applying step 460 to word 10 in a section with 10 words produces $(10 - 10) = 0$. Incrementing by one thus may assure that a relevance of zero is not produced. One skilled in the art will recognize that there may be various other methods for assuring that a relevance of zero is not produced. In yet another embodiment, the words may be numbered in reverse order, with the first word in the text section being numbered as word N, and the last word as word 1. In this embodiment, steps 460 and 462 may not be performed.

10

In step 464, the results of step 462, or the results of step 460 in embodiments in which step 462 is not performed, may be divided by the total words 148 for the text section to produce a ratio R1 that may represent the relevance value 152 for the text occurrence. In embodiments where steps 460 and 462 are not performed, in step 464, the word number of the term in the text section may be divided by the total words 148 to produce the ratio R1. In one embodiment, the ratio R1 may be in the range $(0 < R1 \leq 1.0)$. In one embodiment, occurrences in headers may be considered more relevant than occurrences in text sections. In this embodiment, in step 466, R1 may be multiplied by a first scaling factor S1 to lower the relevance values of text section occurrences in relation to occurrences in headers. For example, a scaling factor S1 of 0.33 may be applied to R1. Thus, in one embodiment, after step 466, R may be in the range $(0 < R1 \leq S1)$.

15
20

In one embodiment, in step 467, the output of step 466, or the output of step 464 in embodiments where step 466 is not performed, may be rounded to a number of significant digits. Various rounding methods may be used including rounding up, rounding down, and rounding to the nearest value. For example, if two significant digits are desired, the results may be rounded to produce results in the range $(0.01-1.00)$ inclusive. In step 468, the results are output as the relevance value 152 for the occurrence in the text section. In one embodiment, the output relevance value 152 may be written to

25

the index table 142.

The following is an example of applying one embodiment of a mechanism for calculating the relevance value for a text occurrence and is not intended to be limiting in any way. The first row of the index table 402 as illustrated in Fig. 5 shows that the term “System” appears as the fifth of 54 words in a text section. A first scaling factor S1 of 0.33 is to be applied and the results rounded to two significant digits. Applying the steps of Fig. 6c:

10 Step 460: $54 - 5 = 49$
 Step 462: $49 + 1 = 50$
 Step 464: $50 / 54 = @ 0.925925$
 Step 466: $0.925925 * 0.33 = 0.30555525$
 Step 467: Round (0.30555525) = 0.31

15

Fig. 6d expands on step 452 of Fig. 6b and further describes one embodiment of a mechanism for calculating relevance values 152 for occurrences in headers of the one or more documents in the help database. In step 470, a first relevance value based on the position of the term in the header may be calculated. In step 472, a second relevance value based on the percentage of the header the term occupies may be calculated. In step 474, the positional and percentage relevance values may be combined. In one embodiment, occurrences in headers may be considered more relevant than occurrences in text sections. In this embodiment, in step 476, the relevance value may be adjusted using a first scaling factor to adjust the relevance value in relation to the relevance values of occurrences in text sections. In one embodiment, in step 477, the output of step 476, or the output of step 474 in embodiments where step 476 is not performed, may be rounded to a number of significant digits substantially similarly to the rounding method used in step 467 of Fig. 6c. In step 478, the results may be output as the relevance value 152 for the occurrence in the header. In one embodiment, the output relevance value 152

may be written to the index table 142.

Fig. 6e expands on step 470 of Fig. 6d, illustrating one embodiment of a mechanism for calculating the positional relevance of an occurrence in a header. In one embodiment, this mechanism may be substantially similar to the mechanism described in steps 460 to 464 of Fig. 6c. In step 480 of Fig. 6e, the position 146 of the occurrence in the header may be subtracted from the total words 148 for the occurrence. In one embodiment, in step 482, the results of step 480 may be incremented by one, which may be effective to prevent the relevance value from being zero. One skilled in the art will recognize that there may be various other methods for assuring that a relevance of zero is not produced. In step 484, the results of step 482, or the results of step 480 in embodiments in which step 482 is not performed, may be divided by the total words 148 for the occurrence to produce a ratio R2 that may represent the relevance value 152 for the header occurrence. The ratio R2 may be in the range ($0 < R2 \leq 1$).

15

Fig. 6f expands on step 472 of Fig. 6d, illustrating one embodiment of a mechanism for calculating the percentage relevance of an occurrence in a header. In one embodiment, a term may include one or more words. In step 486, the number of words 150 in the term 142 may be divided by the total number of words 148 in the header to produce the percentage of the header occupied by the term. For example, if a term comprises two words, and a header where an occurrence of the term is found comprises three words, then the percentage relevance may be calculated as $2 / 3 = 0.667$.

20

Fig. 6g expands on step 474 of Fig. 6d and illustrates one embodiment of a mechanism for combining the positional relevance as calculated in Fig. 6e and the percentage relevance as calculated in Fig. 6f for an occurrence in a header. In one embodiment, the positional relevance may be multiplied by a second scaling factor S2 in step 490. In step 492, the percentage relevance may be multiplied by $(1 - S2)$. In one embodiment, the percentage relevance may be considered more important than the

25

positional relevance, and thus the percentage relevance may be given a larger weight than the positional relevance. For example, S2 may be assigned a value of 0.33, and the positional relevance multiplied by S2. The percentage relevance may then be multiplied by $(1 - S2) = 0.67$. In step 494, the scaled position and percentage relevance values may
5 be added to produce the relevance value for the occurrence in the header.

In one embodiment, occurrences in headers may be considered more relevant than occurrences in text sections. Fig. 6h expands on step 476 of Fig. 6d and illustrates one embodiment of a mechanism for adjusting the header relevance value in relation to the
10 relevance values of occurrences in text sections. In step 496, the header relevance value results of step 494 may be multiplied by $(1 - S1)$, where S1 is the first scaling factor as described in step 466 of Fig. 6c. For example, if $S1 = 0.33$, then the combined relevance value may be multiplied by $(1 - 0.33) = 0.67$. In one embodiment, the scaled header relevance value may then be adjusted by adding the first scaling factor S1 to the header
15 relevance value, so that the minimum header relevance value is higher than the maximum text section relevance value. For example, if $S1 = 0.33$, then the maximum text section relevance value may be 0.33. By applying step 498, the minimum header relevance value may be 0.34. In one embodiment, after performing steps 496 and 498, a header relevance value R3 may be within the range $((S1 + 1) \leq R \leq 1.0)$.

20

The following is an example of applying one embodiment of a mechanism for calculating the relevance value for a header occurrence and is not intended to be limiting in any way. The eighth row of the index table 402 as illustrated in Fig. 5 shows that the term "Anatomy" appears as the second of five words in a header. A first scaling factor
25 $S1 = 0.33$ and a second scaling factor $S2 = 0.3$ are to be used, and the results rounded to two significant digits. Applying the steps of Fig. 6d-6h:

Step 470 (Fig. 6e):

Step 480: $5 - 2 = 3$

Step 482: $3 + 1 = 4$

Step 484: $4 / 5 = 0.8$

Step 472 (Fig. 6f):

Step 486: $1 / 5 = 0.2$

5 Step 474 (Fig. 6g):

Step 490: $0.8 * 0.3 = 0.24$

Step 492: $0.2 * (1.0 - 0.3) = 0.14$

Step 494: $0.24 + 0.14 = 0.38$

Step 476:

10 Step 496: $0.38 * (1.0 - 0.33) = 0.2546$

Step 498: $0.2546 + 0.33 = 0.5846$

Step 477:

Round (0. 5846) = 0.58

15 Figs. 7a through 7c are flow diagrams describing embodiments of a mechanism for providing context-sensitive help in an insurance claims processing system. Fig. 7a illustrates a high-level view of the entire process, while Figs. 7b and 7c give more detail of various steps of Fig. 7a.

20 In Fig. 7a, a user may initiate processing of an insurance claim in the insurance claims processing system in step 300. The insurance claims processing may begin at a first processing step, and may continue through a number of processing steps until the insurance claim has been processed. A next processing step may be determined by the user input at a current processing step. Each processing step may be displayed to the user
25 in one or more pages on a computer display screen.

In step 302, the claims processing system may enter a processing step and display a page for the processing step. In step 304, the context-sensitive help for the page may be invoked. Context-sensitive help for each processing step may be unique, although

content may appear in the context-sensitive help for two or more processing steps. Context-sensitive help may also be unique for each of the one or more pages within a processing step. In step 306, the page for the processing step may be displayed along with the context-sensitive help for the page. In one embodiment, the context-sensitive help for the page may instead replace the display of the page for the processing step. In one embodiment, the displayed page may occupy substantially the entire display screen on the display device. In another embodiment that supports windows, the page may be displayed in a window on the display screen. In one embodiment, the page may be divided into two or more panes, the context-sensitive help may be displayed in one or more panes on the page, and the processing step contents may appear in one or more panes on the page.

Fig. 7b illustrates step 304 of Fig. 7a in more detail. In step 304 of Fig. 7a, the context-sensitive help for the page is invoked. In step 308, items to be searched for in the context-sensitive help system may be determined. In one embodiment, each page in the insurance claims processing system may have a unique code, which may be referred to as a page ID. The page ID for the invoked page may be read. In one embodiment, the page ID may be stored with information describing the page that is read by the claims processing system prior to displaying the page. The information may describe the format and contents of the page. Alternatively, the page ID may be “hardcoded” into the code of the claims processing system.

The page may include one or more elements that have associated codes. The codes for the one or more elements on the page may also be read. In one embodiment, the elements on the page may be system-supplied “answers” to questions posed to the user during the claims processing. In one embodiment, the answers may be classifications for injuries, anatomical regions, etc. used during injury claims processing. In another embodiment, instead of reading codes for the elements, the text of the elements may be read.

In step 310, the insurance claims processing system may search one or more index tables as illustrated in Fig. 6 for entries including the page ID that may be used to locate help entries for the page in one or more help tables as illustrated in Figs. 4 and 5. The index table may also be searched for entries for the elements of the page. In one embodiment, a code for an element is used to search the one or more index tables for entries. In another embodiment, the text of the elements is used to search the one or more index tables for entries.

In step 312, one or more entries may be located in the one or more index tables. In one embodiment, there will be at least one entry located for the page ID in the one or more index tables. In one embodiment, if elements of the page have an associated code, there will be at least one entry located for each code in the one or more index tables. In one embodiment, each entry in the one or more index tables may indicate an occurrence in the one or more documents included in the help database for the insurance claims processing system of the page ID, code, or term included in the index table entry.

In step 314, entries may be located in one or more help tables using information from the entries located in the one or more index tables for the page ID and any elements of the page. The help tables may be substantially similar to the tables illustrated in Figs. 4 and 5. In one embodiment, each entry in an index table includes an object ID. The one or more help tables may be searched for occurrences of the object ID in each located entry. In one embodiment, the object ID may include information used to determine which help table the object ID is found in. For example, the last two digits of the object ID may indicate if the object ID is an entry for a header table similar to the one illustrated in Fig. 4 or for a text table similar to the one illustrated in Fig. 5. In one embodiment, there may be one entry in the help tables for each object ID. In one embodiment, a particular object ID may be included in one or more entries in an index table.

Fig. 7c illustrates step 306 of Fig. 7a in more detail. In step 306 of Fig. 7a, the context-sensitive help for the page may be displayed. In step 320 of Fig. 7c, the located help table entries may be ranked by relevance. In one embodiment, the entries in the index table may include a relevance value. The located help table entries may be ranked from highest relevance to lowest relevance. Entries with the same relevance may be ranked by any of several methods, including, but not limited to: alphabetic ranking and order of appearance in the index table. In one embodiment, the located help table entries may be listed without ranking for relevance. In one embodiment, any entries found for the page code may be displayed at the top of the list regardless of the relevance ranking of the entry. Entries for other codes in the page may then be ranked below the page code entry or entries in order of relevance. In one embodiment, when there is more than one term being searched for, located entries may be first ranked on the number of search terms the entries include. A header or text section of a document may include one or more occurrences of the page ID, codes, or terms being searched for. Entries that include more search terms may be ranked higher than entries with fewer search terms. The entries within the ranking categories may then be ranked by relevance within the category. Thus, entries with lower relevance, but more search terms, may appear higher in the overall ranking than entries with higher relevance, but fewer search terms.

In step 322, information from the located help table entries may be displayed. In one embodiment, the entries may be displayed in the order of relevance as determined in step 320. The help table entries may include portions of text from one or more documents related to insurance claims processing. Some help table entries may include section headers from the one or more documents. Some help table entries may include text from the bodies of sections of the one or more documents. Some help entries may include glossary information from the one or more documents. Other entries may include text from other portions of the one or more documents. In one embodiment, the relevance value may also be displayed.

In step 324, information describing the location of the displayed portions of text in the one or more documents may be displayed. This information may allow the user to look up (electronically or manually) located occurrences in the one or more documents. The location information may include, but is not limited to: document title, chapter title, and/or number, chapter or section header, section number and/or title, page number, number of occurrences in the section, etc.

In one embodiment, the page display may be split into sections, or panes. In one embodiment, the information from the located help table entries may be displayed in a first pane; the information describing the location in the one or more documents of displayed portions of text may be displayed in a second pane; and the step information may be displayed in a third pane. In one embodiment, separate windows may be used to display the information from the located help table entries, the locations in the one or more documents, and the step information.

Fig. 8 illustrates one embodiment of a display screen 200 showing multiple panes, wherein two of the panes comprise context sensitive help information for a step and the elements of the step. In this embodiment, pane 202 may display a step in the processing of an insurance claim. One or more step elements 203 may be displayed in pane 202. One or more context sensitive help occurrences for the step may be displayed in pane 230. One or more context sensitive help occurrences for the elements in the step may also be displayed in pane 230. Locations for the context sensitive help occurrences displayed in pane 230 may be displayed in pane 232. In one embodiment, a location may be displayed as a chapter hierarchy of the document in which the occurrence is found.

Fig. 9 is a flow diagram illustrating one embodiment of a mechanism for searching for insurance claims processing terms. In one embodiment, the search mechanism may use the same one or more index tables and one or more help tables as are used in the mechanism for providing context sensitive help as described in Figs. 7a-7c.

A user may first initiate processing of an insurance claim in the insurance claims processing system. The insurance claims processing may begin at a first processing step, and may continue through a number of processing steps until the insurance claim has
5 been processed. A next processing step may be determined by the user input at a current processing step. Each processing step may be displayed to the user in one or more pages on a computer display screen. The claims processing system may enter a processing step and display a page for the processing step.

10 A search interface may be presented to the user on the display screen. In one embodiment, the search interface may be displayed in response to user action. For example, the user may activate a button or menu item to cause the system to display the search interface. The search interface may be presented in any of various forms. For example, a text entry box may be displayed that accepts one or more terms or phrases to
15 be searched for, and a button may be displayed that initiates a search when activated by the user. The text entry box may also accept special characters, for example, quotation marks around a group of terms that are to be searched for as a phrase. The text entry box may also accept logical operators; for example, an AND operator may be entered between two terms to indicate that help table entries are to be searched for that include
20 both terms.

In step 350, the user may enter in the search interface one or more terms to be searched for in the help database for the insurance claims processing system. The user may then initiate the search for the one or more terms. In step 352, the insurance claims
25 processing system may search the one or more index tables for entries including at least one of the one or more terms.

In step 354, one or more entries may be found in the one or more index tables that include at least one of the one or more terms. In step 356, the located entries in the index

table may be used to locate help entries in the one or more help tables that include at least one of the one or more terms. In one embodiment, each entry in an index table includes an object ID. The one or more help tables may be searched for occurrences of the object ID from each of the located entries.

5

In step 358, the located help table entries may be ranked by relevance. In one embodiment, the entries in the index table may include a relevance value. The located help table entries may be ranked from highest relevance to lowest relevance. Entries with the same relevance may be ranked by any of several methods, including, but not limited to: alphabetic ranking and order of appearance in the index table.

In one embodiment, more than one term may be searched for, and located entries may be first ranked on the number of search terms the entries include. Entries that include more search terms may be ranked higher than entries with fewer search terms.

15 For example, if the user enters three terms to be searched for, entries that include all three of the search terms may be ranked first, then entries that include two of the search terms, and finally entries that include just one of the search terms. The entries within the ranking categories may then be ranked by relevance within the category. Thus, entries with lower relevance, but more search terms, may appear higher in the overall ranking

20 than entries with higher relevance, but fewer search terms.

In one embodiment, if there is more than one term being searched for, occurrences including more than one of the search terms may be listed once, rather than listing the occurrence for each search term included in the occurrence. A relevance value

25 of occurrences including more than one search term may be calculated from the relevance value of each of the terms included in the occurrence. For example, if a search is initiated for the terms "Anatomy" and "Body," and the index table 402 illustrated in Fig. 5 is searched, the term "Anatomy" will be located in the third entry in the table, and the term "Body" in the fourth entry. The third and fourth entries have the same object ID

140, indicating that these occurrences are from the same text section. In one embodiment, only one occurrence may be displayed on the display screen for the text section entry in text table 406 indicated by the object ID 140 of entries two and three in index table 402. In one embodiment, the relevance value for an occurrence including
5 more than one term may be calculated using the following method:

$$\text{Relevance Value} = \text{Sum of Occurrence Relevance Values} / \text{Number of Occurrences}$$

Applying this method to the relevance values 152 of the third and fourth entries in index
10 table 402:

$$(0.28 + 0.25) / 2 = 0.265$$

In one embodiment, the calculated relevance value for the occurrence including the two
15 search terms (0.265) may then be rounded to 0.27. In one embodiment, the calculated relevance value may then be used in ranking the occurrence including two terms against other occurrences including two terms.

In step 360, information from the located help table entries may be displayed. In
20 one embodiment, the entries may be displayed in the order of relevance as determined in step 358. The help table entries may include portions of text from one or more documents related to insurance claims processing that include one or more of the one or more search terms. Some help table entries may include section headers from the one or more documents. Some help table entries may include text from the bodies of sections of
25 the one or more documents. Some help entries may include glossary information from the one or more documents. Other entries may include text from other portions of the one or more documents. In one embodiment, the relevance value may also be displayed.

In step 362, information describing the location of the displayed portions of text in the one or more documents may be displayed. This information may allow the user to look up (electronically or manually) located occurrences in the one or more documents. The location information may include, but is not limited to: document title, chapter title, and/or number, chapter or section header, section number and/or title, page number, number of occurrences in the section, etc.

In one embodiment, the page display may be split into sections, or panes. In one embodiment, the information from the located help table entries may be displayed in a first pane; the information describing the location in the one or more documents of displayed portions of text may be displayed in a second pane; and the step information may be displayed in a third pane. In one embodiment, separate windows may be used to display the information from the located help table entries, the locations in the one or more documents, and the step information.

15

Figs. 10 and 10a illustrates embodiments of a display screen 200 showing multiple panes, wherein two or more of the panes comprise search results information. Referring to Fig. 10 for a description of display screen 200, pane 202 may display a page for a step in the processing of an insurance claim. The search term “cuboid” 208 has been previously entered by the user, and a search was initiated and completed.

20

In pane 204, occurrences of the search terms (located entries in the one or more help tables) may be displayed. Column 210 of pane 204 may display a location where the term is found. In one embodiment, a portion or all of a text section or a portion or all of a header from a document may be displayed in column 210. Column 212 may display a portion or all of a chapter or section title of the document where the occurrence is located. Column 214 may list the search term(s) that appear in the occurrence. In this example, only one term 208 was entered. If multiple search terms are entered, then all search terms that appear in a listed occurrence may be listed in column 214. Column 216

25

may display the number of search terms found in the occurrence. Column 218 may display the relevance value for the entries. In this example, all displayed entries have the same relevance value (1). Other embodiments may include more or fewer columns displaying the same or other information about the occurrences. In one embodiment, not all located entries may be displayed in pane 204. An interface item or items may be provided to the user to display other located entries. Interface items may be items displayed graphically on the screen (for example, icons) and selectable using input/output devices such as a mouse, joystick, or arrow keys on a keyboard. Interface items may also be keyboard selections such as function keys or key combinations. For example, a button may be provided that allows the user to scroll down the list of located entries in pane 204.

In pane 206, information about the location of the occurrences in pane 204 may be displayed. Column 220 may display chapter numbers and/or chapter headers from the one or more documents in the help database that include one or more of the located occurrences displayed in pane 204. In one embodiment, there may be one entry in pane 206 for each entry in pane 204. Alternatively, there may be one entry in pane 206 for each chapter that includes at least one of the occurrences displayed in pane 204. An interface item or items may be provided to allow the user to display entries not currently displayed in pane 206.

20

Fig. 11 shows the display screen 200 of Fig. 10, with one of the search results panes (pane 204) hidden to provide more display area for claims processing information. In this embodiment, pane 206 is moved nearer to the top of the display screen than in the display screen illustrated in Fig. 10. Pane 202 displays the page for a step in the processing of an insurance claim. Pane 202 has been expanded to provide more lines for displaying the elements of the step than in the display screen illustrated in Fig. 10. Thus, in this example, pane 202 of Fig. 11 displays the step element "Injury Description" 220 which was hidden in pane 202 of Fig. 10.

25

An interface item or items may be provided to the user for hiding or showing one or more panes displaying portions of the search results or context-sensitive help.

Interface items may be items displayed graphically on the screen (for example, icons) selectable using input/output devices such as a mouse, joystick, or arrow keys on a

5 keyboard. Interface items may also be keyboard selections such as function keys or key combinations. For example, a function key or key combination may be provided to toggle between hiding and showing pane 204.

The example illustrated in Fig. 11 is of a display with search results. In one
10 embodiment, the hiding and showing of panes as described above may be applied to displays with panes displaying context-sensitive help for a step.

The ability to hide portions of search results or context-sensitive help may be useful in insurance claims processing systems with displays that have a limited amount of
15 display space. For example, displays on some terminals may be limited to 24 lines of text. If the search results are displayed in two panes each using eight lines, hiding one of the panes may double the display space for the step elements from eight to sixteen lines.

Fig. 1d is a network diagram of an illustrative distributed computing environment
20 which is suitable for implementing various embodiments. The distributed computing environment may include various server systems 70A and client systems 80A connected by a network 55A. Other networkable devices such as printers 90A may also be connected to the network 55A. The servers 70A, clients 80A, and other devices may be geographically dispersed. A single computer system may serve as both a server and
25 client.

The network 55A may be a local area network or wide area network, and may include communications links including, but not limited to: Ethernet, token ring, Internet, satellite, wireless, telephone, cable, DSL, and other suitable pathways. As used

herein, "the Internet" includes one or more substantially global networks which are generally accessible by the public (i.e., they are not proprietary or not largely characterized by controlled access). Various sources of data on the Internet may be accessed through protocols such as HTTP (HyperText Transport Protocol), HTTPS
5 (Secure HyperText Transport Protocol), FTP (File Transfer Protocol), Telnet, NNTP (Network News Transport Protocol), SMTP (Simple Mail Transfer Protocol), and other suitable protocols. Transmission of data over the Internet is typically achieved through the use of TCP/IP (Transmission Control Protocol/Internet Protocol) packets.

10 Fig. 2aA is an illustration of an insurance claims processing server computer architecture according to one embodiment. Fig. 2bA is an illustration of an insurance claims processing client computer architecture according to one embodiment. The insurance claims processing server 70A may include a computer system 20aA with a memory 30aA. The insurance claims processing client 80A may include a computer
15 system 20bA with a memory 30bA.

 The insurance claims processing server 70A may further include a display device 50aA connected to the computer system 20aA and an insurance database 40A residing on an internal or external storage. Computer system 20aA may include memory 30aA
20 configured to store computer programs for execution on the computer system 20aA and a central processing unit (or CPU, not shown) configured to execute instructions of computer programs residing on the computer system 20aA. Insurance claims processing server software 60A may be stored in the memory 30aA.

25 The insurance claims processing client 80A may further include a display device 50bA connected to the computer system 20bA. Computer system 20bA includes memory 30bA configured to store computer programs for execution on the computer system 20bA and a central processing unit (or CPU, not shown) configured to execute instructions of

computer programs residing on the computer system 20bA. Insurance claims processing client software 68A, such as web browser software, may be stored in the memory 30bA.

The insurance claims processing server 70A may be connected to network 55A.

5 The insurance claims processing server software 60A and insurance database 40A may be distributed among the one or more servers 70A to provide a distributed processing system for insurance claim transactions. In other words, an insurance claim processing transaction being processed by the insurance claim processing system may be routed to any server based upon the workload distribution among servers 70A at the time of the
10 transaction. Insurance claim processing system servers 70A may be located on a local area network or may be geographically dispersed in a wide area network.

One or more clients 80A may also be connected to network 55A. Clients 80A may reside at one or more claim processing units within the insurance company. In a
15 wide area network, clients 80A may be geographically dispersed. Clients 80A may be used to access one or more insurance claim processing system servers 70A and associated insurance databases 40A. An insurance claim processing employee may use a client 80A to access the insurance claim processing system and execute insurance transactions. An employee may also use a client 80A to enter insurance claim inputs into the insurance
20 claim processing system. As shown in Fig. 1d, one or more printers 90A may also be connected to network 55A for printing documents associated with insurance claim transactions.

Systems 20aA and 20bA may also include one or more users input devices 52aA
25 and 52bA, such as a keyboard, for entering data and commands into the insurance claim program 60A. It may also include one or more cursor control devices 54aA and 54bA such as a mouse for using a cursor to modify an insurance claim viewed on display screen 50aA and/or 50bA. In response to the updating of the estimated insurance claim, the

insurance claim server software 60A may store the updated insurance claim in the insurance database 40A.

5 The insurance claims processing server 70A and client 80A may be used by an Insurance Company for various embodiments of a system and method for processing insurance claims.

Fig. 3aA is an illustration of an insurance claims processing server software 60A architecture for a single client according to one embodiment. The server software 60A
10 may include an insurance processing rules engine 61A. As used herein, a “rules engine” may include an expert system which is operable to produce an output as a function of a plurality of rules. A rules engine, in one embodiment, may include an expert computer system which utilizes and builds a knowledge base developed in the form of business rules and/or formulas to assist the user in decision-making. In one embodiment, the rules
15 engine 61A is operable to generate insurance claim assessment questions to be displayed to a user during an insurance claim consultation session. The rules engine 61A may also be operable to estimate a value of an insurance claim as a function of insurance claim assessment data entered by a user in response to the insurance claim assessment questions. In one embodiment, the insurance claim may include a bodily injury claim,
20 the insurance claim assessment questions may include bodily injury claim assessment questions, the insurance claim assessment data may include bodily injuries and treatments thereof.

In one embodiment, the rules engine 61A is capable of processing rules associated
25 with assessing bodily injury damages claims. A rules engine 61A, in one embodiment, comprises an expert computer system which utilizes and builds a knowledge base developed in the form of business rules to assist the user in decision-making. It allows insurance companies to capture the knowledge base of their experts by defining business rules. Once created, the expertise may be used in processing many transactions,

including assessing bodily injury damages claims. The business rules enable claim-processing professionals to be assisted by industry experts to evaluate legal, medical, insurance conditions before arriving at a valuation of an insurance claim.

5 In various embodiments, the rules engine 61A may be implemented and executed on various computing platforms such as personal computers and mainframes. The rules engine 61A may comprise a rules engine executable file on these platforms. In various embodiments, the rules engine may be accessed through various user interfaces, such as a graphical user interface for a rules engine 61A which is executable on a Microsoft™
10 Windows™-based server 70A. In one embodiment, the rules engine 61A may be developed using a commercial rule-based development tool such as PLATINUM Aion™, which is available from Computer Associates International, Inc. In one embodiment, the rules may be customized to meet the requirements of a particular insurance company.

15 Business rules, often referred to simply as rules, may include executable computer program instructions. The rules include computer commands or logical instructions to achieve a certain function. For example, rules may guide an assessment or estimate of bodily injury general damages. In one embodiment, a rule may include a premise followed by one or more resulting actions. For example, in one embodiment, a business
20 rule may state “If patient requires hospitalization after emergency care treatment then the trauma severity level should be classified as major.” In this case, the premise is “patient requires hospitalization after emergency care treatment.” The resulting action is “trauma severity level should be classified as major.” In one embodiment, the insurance claim processing server 70A may include several thousand business rules. The rules may be
25 executed or fired, under the control of the insurance claim processing software, based on certain events, user inputs, etc. Only pertinent rules, i.e., a subset of all the available rules, are typically selected and executed for processing a specific bodily injury damages claim. On execution of the plurality of rules which are applicable to a specific bodily injury claim consultation session, the insurance claim processing server software 60A

may generate a consultation report which summarizes an assessment and/or estimate of the bodily injuries claim.

5 The rules may be stored in and retrieved from an insurance database 40A. The type of information stored and/or retrieved may include, but not be limited to, business objects, tables, rules, software source code, executable software, etc. In one embodiment, the database may include a relational database. In another embodiment, the database 40 may include an object-oriented database.

10 In one embodiment, the insurance claims processing server software 60A may include adapter software 62A which may provide access to the rules engine for one or more other computer-based applications or subsystems, such as an internet information server 64A. In one embodiment, the adapter software 62A provides an application programming interface (API) to the rules engine 61A. The adapter software 62A is
15 discussed in greater detail with reference to Fig. 4A.

 In one embodiment, the insurance claims processing server software 60A may include a web server such as an internet information server (IIS) 64A. As used herein, a “web server” includes a system for supplying clients with access to web pages, such as by
20 sending the pages to clients via an appropriate protocol. In one embodiment, a web server may also be operable to generate the web pages dynamically. As used herein, a “web page” includes a block of information which is configured to be displayed by a web browser 68A. As used herein, a “web browser” or “browser software” includes software which is configured to receive and display web pages. Examples of web browsers
25 include Internet Explorer™ available from Microsoft™ Corporation and Netscape Navigator™ available from Netscape Communications Corporation. Typically, a web page is configured to be displayed in a single window in a web browser, wherein the window may be scrolled to view off-screen elements of the web page. Web pages may include various combinations of text, graphics, audio content, video content, and other

multimedia content. A web page is often encoded in a language such as HTML (HyperText Markup Language). Web pages may be viewed in a browser on the same computer system on which the server 64A or web pages reside. Web pages may also be transmitted to a client computer system over a network 55A, such as via the HyperText Transport Protocol (HTTP) 56. Where the network 55A includes the Internet, the web pages may be transmitted via standard protocols such as TCP/IP.

In one embodiment, the internet information server (IIS) 64A may include a commercial product such as Microsoft™ Internet Information Server available from Microsoft™ Corporation. In one embodiment, the server 64A may include an active server pages (ASP) controller 65A which is operable to generate web pages dynamically. In other words, the web pages delivered by the internet information server 64A may be built in real time by the ASP controller 65A upon a request for a page by a browser 68A. Active server pages may include dynamic web pages which are created, for example, by blending HTML and server-side scripting. Active server pages may be dynamically constructed to include insurance claim assessment questions and other user interface elements by starting from a template.

The web server 64A may be configured to generate a plurality of web pages comprising the insurance claim assessment questions. The web browser 68A may then be configured to display the plurality of web pages comprising the insurance claim assessment questions. The web browser 68A may then be configured to receive insurance claim assessment data entered by a user in response to the insurance claim assessment questions during an insurance claim consultation session and send the insurance claim assessment data to the web server 64A. In one embodiment, the web server 64A is further configured to receive the insurance claim assessment data from the web browser 68A and send the insurance claim assessment data to the rules engine 61A. The rules engine 61A may be further configured to generate and send the estimate of the value of the insurance claim to the web browser 68A through the web server 64A. The

web browser 68A may be further configured to display the estimate of the value of the insurance claim received from the rules engine 61A through the web server 68A.

In one embodiment, the web server 64A and web browser 68A may be located on separate computer systems which are communicatively coupled through a network 55A. In another embodiment, the web server 64A and web browser 68A may be located and executed on a single computer system.

HTTP is considered to be a stateless internet access protocol. In other words, each request from a web browser 68A to a web server 64A is essentially a request-response interaction. Therefore, when a web browser 68A requests a web page, for example, the web server 64A may complete the interaction between the two by sending the page to the browser 68A. However, a consultation session conducted by a user through a web browser 68A which communicates with the rules engine 61A may include many successive interactions through the web server 64A. It would tend to be inefficient to start a rules engine executable file for each of the many interactions that may take place during a single consultation session.

Therefore, IIS sessions may be used to maintain resources and state for each of a plurality of users. Fig. 3bA is an illustration of an insurance claims processing server software architecture for multiple clients 68aA, 68bA, 68cA according to one embodiment. The first time a user connects to a suitable web site provided by the server 64A, a rules engine may be executed or started for that particular user and then "held" in an IIS session for that user. Fig. 3bA illustrates an example including three browsers 68aA, 68bA, 68cA which correspond to and communicate with respective rules engines 61aA, 61bA, 61cA. Each IIS session may include an individual ASP controller 65aA, 65bA, 65cA. Each rules engine 61aA, 61bA, 61cA may therefore be linked to its corresponding ASP controller 65aA, 65bA, 65cA through individual adapter software 62aA, 62bA, 62cA.

Fig. 4A is an illustration of adapter software between a rules engine and a web server according to one embodiment. The adapter software 62A may include one or more components which permit software such as applications or other components to communicate with the rules engine 61A. For example, the adapter software may provide methods to start and communicate with a rules engine executable file 61A.

As used herein, a component is a software object which includes definitions of method of communication for that software object. Typically, components are implemented according to a component architecture specification such as the Component Object Model (COM) or Distributed Component Object Model (DCOM) promulgated by Microsoft™. The component architecture specification for COM enables applications and components which follow the specification to pass data, commands, and other information back and forth. A COM interface may be said to “wrap” an object, server, or other piece of software if that COM interface defines methods of interaction or communication with that object, server, or piece of software.

In one embodiment, the adapter software 62A may include one or more COM components 63bA and a dynamic link library (DLL) 63aA. As used herein, a DLL may include a library of executable functions or data that can be used by an application such as a Microsoft™ Windows™-based application. Typically, a DLL provides one or more particular functions, and a program may access those functions by creating either a static or dynamic link to the DLL. A static link remains constant during program execution, while a dynamic link is created by the program as needed. In one embodiment, the DLL 63aA may provide a lower-level interface to the functions and methods of the rules engine 61A. For example, the DLL 63aA may take advantage of published protocols for accessing a rules engine implemented with a commercial system such as PLATINUM Aion™. In one embodiment, the DLL 63aA may be provided by the supplier of the commercial system for developing a rules engine.

The COM component(s) 63bA may then provide a higher-level interface to the DLL 63aA, which in turn may provide an interface to the rules engine 61A. In other words, the “business intelligence” may be confined to the rules engine 61A and DLL 63aA, and the COM component(s) 63bA may expose an interface which permits other pieces of software to convert data, requests, and other parameters to function calls provided by the DLL 63aA. In one embodiment, the COM component(s) 63bA may include methods including, but not limited to, the following: setListParameter, setSingleParameter, getNextMessage, lastErrorMessage, sendMessage, terminateSession, transactMessage, getListParameter, getSingleParameter, startServerSession, and startRefsysSession. Appropriate parameters may be defined for each method.

Fig. 5A illustrates the transmission of data between a web server and a web browser according to one embodiment. Each ASP controller 65A may be a web-specific COM component or components that may run in a process space associated with the IIS 64A. These components may be operable to start, stop, and send data 69A (such as insurance claim consultation data entered in response to insurance claim consultation questions) to the rules engine 61A. These components may also be operable to receive data (such as insurance claim consultation questions and elements of the user interface) from the rules engine 61A for inclusion in one or more web pages 67A. Generally, these components are configured to translate data between HTML on the IIS 64A side and the interface exposed by COM components 63bA on the other side. These components may include functionality such as data validation (e.g., determining if datatypes of entered data are valid). The components may also ensure that the state of the interactions or “conversation” between a rules engine and a browser is preserved, as discussed in greater detail with respect to Fig. 4bA and Fig. 9A.

In one embodiment, the ASP controller 65A may include at least two COM components: one which handles interactions between a web browser 68 and the rules

engine executable file, and another which handles interactions between the web browser 68A and a reference system or help system executable file. The reference system executable file may provide the user with detailed assistance in conducting an insurance claim consultation session.

5

In one embodiment, the COM component(s) for accessing the reference system may include methods including, but not limited to, the following: addedRefsysID, initializeContentsGraphs, startSessionIfNecessary, MemberOftrueHierarchyIds, lastSearchText, lastSelectedChapterObjectId, terminateSession, getFirstMessage, 10 pageHasError, getListParameter, chapterWasSelected, writeRefsysContents, writeContextContents, writeSearchResults, writeHelpTextAsHTML, contextHelpWasSelected, isSessionStarted, searchHitWasSelected, mergeLostBoys, searchWasSelected, and iisSessionId. Appropriate parameters may be defined for each method.

15

In one embodiment, the COM component(s) for accessing the rules engine 61A may include methods including, but not limited to, the following: terminateSession, startSessionIfNecessary, writePredisplayHtml, handleExitProcessing, getFirstMessage, pageToShow, errorMessage, pageHasError, pageWasPosted, doPageTransaction, 20 getSingleParameter, getListParameter, getListParameterNoTrim, debugIt, formatAdsDate, hasSaveButton, hasBackButton, hasNextButton, hasContentsButton, hasCommentsButton, hasUnknownButton, hasReportButton, claimKeyFormat, statusMessage, iisSessionId, and isSessionStarted. Appropriate parameters may be defined for each method.

25

Fig. 6A illustrates an example of a browser-based user interface for the insurance claims processing system according to one embodiment. The browser window 100A may be displayed in a display device 50bA coupled to a client computer system. Typically, a web browser includes a set of standard navigation commands. As shown in

Fig. 6A, examples of these commands may include “back” 110A to move to the previously visited page, “forward” 112A to move to the page previously visited before selecting “back,” “reload” 114A to obtain and redisplay the current page from the server, and “home” 116A to move to a previously designated home page. These standard navigation commands may be made available to the user as menu items and/or as buttons or other GUI elements. A button may be “pushed,” often by a mouse click or appropriate keyboard key, to initiate the command supplied by the button.

The browser page 104A may include an active server page or other HTML-encoded page supplied by the web server 64A. The page 104A may include one or more specialized navigation commands. In one embodiment, these specialized navigation commands may be displayed as buttons or other GUI elements. In one embodiment, the specialized navigation commands may include, for example, “save” 120A to save the status of a consultation session, “help” 122A to access a reference system for insurance claim processing, “exit” 124A to safely exit the insurance claim consultation session, “back” 130A to safely move to a previous page of the insurance claim consultation session, and “reset” 132A to reset the proper state of the browser page 104A. The reset command is further described with reference to Fig. 9A.

Insurance claim assessment data and/or insurance claim assessment questions 140A may also be displayed in the browser page 104A. For example, for a given step in the insurance claim consultation session, one or more questions may be asked regarding bodily injuries and/or treatments thereof. A set of acceptable answers (i.e., insurance claim assessment data) may be supplied to the user, such as with a menu or series of check boxes. The user may then select from the possible answers and enter the insurance claim assessment data. The set of acceptable answers may be dynamically generated by the rules engine based upon answers to previous questions.

Fig. 7A is a flowchart illustrating a method of developing a web-based insurance claims processing system according to one embodiment. The steps shown in Fig. 7A may be performed in various orders according to various embodiments. In step 200A, a rules engine may be developed or otherwise provided. As discussed with reference to
5 Fig. 3aA, the rules engine may be configured to estimate a value of an insurance claim as a function of insurance claim assessment data entered by a user in response to insurance claim assessment questions.

In step 202A, the rules engine may be wrapped with a component interface in
10 accordance with a component architecture specification. Component interfaces are discussed in greater detail with reference to Figs. 4A and 5A. The component interface may include one or more definitions of methods of communication or other access to the rules engine, such as by a web server. The component architecture specification may include a Component Object Model (COM) specification.

15
In step 204A, a web server may be provided, wherein the web server is configured to generate a plurality of web pages which are viewable by a web browser. The methods of communication in the component interfaces may be operable to transmit the insurance claim assessment data from the web server to the rules engine and operable to transmit
20 the insurance claim assessment questions from the rules engine to the web server.

Fig. 8A is a flowchart illustrating a method of hosting a web-based insurance claims processing server with various pricing models according to one embodiment. In step 250A, an insurance claim processing server may be hosted. As used herein,
25 “hosting” may include installing, maintaining, and/or otherwise providing client access to a server. The insurance claim processing server may be configured to estimate a value of an insurance claim as a function of insurance claim assessment data entered by a user during an insurance claim consultation session. In one embodiment, the insurance claim processing server may include a rules engine and a web server, and the client software

may include a web browser. The web server may be operable to generate web pages and receive responses and requests from the web browser to enable communication between the rules engine and the web browser.

5 In step 252A, client software such as a web browser may be provided to a user such as an insurance company. In one embodiment, the client software may include commercial, off-the-shelf web browser software which may already be in use by an insurance company and its employees who seek to access the insurance claim processing server. The client software may be operable to receive the insurance claim assessment
10 data entered by the user and send the insurance claim assessment data across a network to the insurance claim processing server. The insurance claim processing server may be operable to send the estimate of the value of the insurance claim to the client software across the network. In one embodiment, the network may include the Internet.

15 In step 254A, the user may be charged for access to the insurance claim processing server through client software according to a pricing model. Various pricing models may be used with various embodiments of the hosting system and method. The pricing model may include a fee for each of a plurality of insurance claim consultation sessions conducted by the user. The pricing model may include a fee for each fixed
20 period of access time of access by the user to the insurance claim processing server through the client software. For example, the fixed period of access time may include an hourly multiple, a weekly multiple, a monthly multiple, a yearly multiple, or a multiple of minutes. The pricing model may include a fee which varies directly with an amount of time spent accessing the insurance claim consultation session through the client software.

25

The user may include an insurance organization having a particular size, and the pricing model varies according to the size of the user. The size of the user may include a function of a quantity of employees of the user, a function of revenue of the user over a period of time, and/or a function of a quantity of consultation sessions conducted by the

user over a period of time. The pricing model may include a pricing discount given to the user after a particular quantity of insurance claim consultation sessions conducted by the user in a particular period of time. The insurance claim consultation session may include one or more insurance claim consultation transactions, and the pricing model may include
5 a fee for each of a plurality of insurance claim consultation transactions conducted by the user during one or more insurance claim consultation sessions.

The method may further include charging additional users for access to the insurance claim processing server through client software according to a same or
10 different pricing model.

Fig. 9A is a flowchart illustrating a method of using a reset button provided by a web-based interface to a web-based insurance claims processing server according to one embodiment. In step 302A, a first page of insurance claim assessment data may be
15 displayed in a browser program executing on a computer system. The browser program may include a web browser program which is operable to read and display web pages. The computer system which executes the browser program may include a client computer system which is communicatively coupled to a server computer system. The server computer system may be operable to generate and send a plurality of pages of insurance
20 claim assessment data to the client computer system.

In one embodiment, in step 304A, one of the specialized navigation commands, such as a forward command, may be selected to advance to a second page of insurance claim assessment data. In another embodiment, the user may advance to the second page
25 by hitting “return” or otherwise instructing the insurance claim processing server to provide a next page in a consultation session. In step 306A, the second page of insurance claim assessment data, including the specialized navigation commands, may be displayed in the browser.

In step 308A, after the second page of insurance claim assessment data is displayed, one of the standard navigation commands, such as the “back” command or button available in a toolbar or menu in a web browser, may be selected to move back to the first page of insurance claim assessment data. The first page of insurance claim
5 assessment data may then be redisplayed.

In step 310A, the user may attempt to perform an insurance claim assessment task on the redisplayed first page of insurance claim assessment data. For example, the user may attempt to save a status of an insurance claim consultation by pressing a “save”
10 button in the specialized buttons. The insurance claim consultation may include an interactive determination of an estimate of a value of an insurance claim through the entry of insurance claim assessment data in response to insurance claim assessment questions. The insurance claim assessment task may include selecting one of the other specialized navigation buttons provided as the user interface by insurance claim
15 processing server. The insurance claim assessment task may also include entering new or modifying existing insurance claim assessment data. Insurance claim assessment data may include information relevant to an estimate of a value of an insurance claim, such as bodily injuries and treatments thereof. The insurance claim assessment data may include bodily injury claim assessment data, and the insurance claim assessment task may include
20 a bodily injury claim assessment task.

In one embodiment, the state of the “conversation” between the browser and the insurance claim processing server may be preserved by a COM component 66A, as discussed with reference to Fig. 5A. In step 312A, therefore, a navigation error may be
25 generated as a result of the attempting to perform an insurance claim assessment task on the first page, when the second page is the “correct” page in the conversation. In one embodiment, a navigation error message may be generated and displayed to the user as a result of the generating the navigation error. The navigation error message may include

an instruction to select a reset command, wherein the reset command is one of the specialized navigation commands.

5 In step 314A, the user may select the reset command after viewing the navigation error message. In one embodiment, the insurance claim processing server may automatically perform a reset function without user intervention as a result of the navigation error.

10 In step 316A, the second page (i.e., the “correct” page) of insurance claim assessment data may then be redisplayed. The user may then perform a second insurance claim assessment task on the redisplayed second page of insurance claim assessment data.

15 Fig. 2B is a flow chart illustrating the generation of a table of contents for processing an insurance claim according to one embodiment. In step 100B, the user of an insurance claims processing system 10 may use a client system 80 to initially configure, or set up, all the display screens associated with the insurance claims processing business process. A display screen may be associated with a step included in processing insurance claims. In one embodiment, the business process for processing the insurance claims
20 may utilize an applicable subset of all display screens. The inclusion or exclusion of a display screen in a table of contents display screen may be based on business rules, user inputs, etc. In another embodiment, the business process for processing the insurance claims may utilize all display screens.

25 In one embodiment, the configuration of each of the display screens involves defining the properties of the display screen object such as previous display screen pointer, next display screen pointer, source for data displayed, etc. Additionally, each display screen configuration may require specifying one or more user input fields, defining business rules associated with the processing of data for the display screen, etc.

The configuration of the display screen object may include invocation of methods such as Load_Screen, Display_Screen, Validate_Screen, Save_Screen, Process_Screen, etc. In one embodiment, a registry is maintained for all display screen objects. Figs. 6B and 6Ba show a few examples of the properties and methods associated with a display screen object according to two different embodiments.

In one embodiment, the table of contents (TOC) is a display screen, window, or subset of a screen which shows a roadmap, including one or more applicable steps, for processing an insurance claim. Figs. 5B and 5Ba depict alternate embodiments of a TOC display screen. The table of contents may include one or more steps required to process insurance claims. Each step has an associated display screen. The table of contents display screen and each step display screen may be configured as an object. The number of steps included in the table of contents may be dynamically and automatically modified in real-time based on business rules, user inputs, etc. The display screen object for the table of contents includes one or more display screen objects, representing intermediary steps, selected from all display screen objects. Each display screen object may include a property, such as Display_In_TOC, which enables the display screen object and corresponding step to be included in the TOC.

In step 110B, the user of the insurance claims processing system 10 may initiate the insurance claim processing by specifying a claim number. The claim number may then be received by the insurance claim processing system 10. In step 120B, a determination may be made as to whether the specified claim number exists in the insurance claims processing system 10, such as in the insurance database 40. If it is determined that the specified claim number is a new claim number, then program control is passed on to step 130B. If a matching record is found in the insurance database 40 for the specified claim number, then program control is passed on to step 150B.

In step 130B, the IC user may set up the claim definition data for a new claim.

The setting up of the claim definition data may include providing user inputs through one or more display screens, as defined in the registry for the claim definition data display screen object. Examples of claim definition data provided by the IC user may include, but are not limited to, claimant demographic data such as name, age, address, phone
5 number, etc., injury code information such as neck, spine, arm, etc., and treatment code information such as emergency care, hospital, outpatient, physical therapy, etc. As the IC user steps through one or more display screens to enter claim definition data, the insurance claim processing software 60 may dynamically modify the properties of the display screen objects by using appropriate methods. For example, as an IC user enters
10 and injury code for a neck injury, all relevant and associated display screens will be automatically displayed by using the registry for the display screen object and specific properties such as next display screen and previous display screen of the display screen object. On completing the entry of the relevant inputs associated with the definition of the claim, the IC user may submit a request to display the table of contents screen.

15

If the claim number is found in step 120B, the insurance claim processing software will generate a request to display the table of contents screen in step 140B. When the IC user has entered the claim definition data for a new claim number in step 130B, a request may be made to display the table of contents screen in step 140B. In step
20 150B, in response to a request to display the table of contents (TOC) display screen, the insurance claim processing software executes a function or method to generate the TOC display screen. In one embodiment, executing the function to generate the table of contents may include invoking a Create_TOC_Entry method for the TOC display screen object. Fig. 3B describes in further detail a flowchart for a function or method to
25 generate the table of contents. In step 160B, the newly generated TOC display is sent to the display screen 50 for display to the IC user.

Fig. 3B illustrates one embodiment of a program or method to build a table of contents display. In step 152B, the insurance claim processing software, in one

embodiment, executes a Create_TOC_Entry method for all display screen objects which have a "True" entry in a Display_In_TOC property field.

5 In step 154B, the insurance claim processing software 60 verifies that each display screen object has been validated, such as by checking that a Valid_Screen method has been invoked successfully. In one embodiment, the Function Re_Evaluate_All is called prior to displaying the TOC and it validates all pages. This validation process may choose to remove screens from the process because they are no longer appropriate.

10 In step 156B, a determination is made as to whether the previous screen pointer for the current display screen object is present or is not present. If no previous screen pointer is present, then that display screen object is included in the TOC display screen.

15 In step 158B, if a previous screen pointer is present and if the source of data property field indicates that the data was entered by a user, then the display screen object is included in the TOC display screen.

20 In step 159B, the list of display screen objects included with the TOC is returned to the calling function. In one embodiment, the screens are then displayed based on individual logic in their Create_TOC_Entry function. In many cases, this is default behavior. But, in some cases, such as "Conditional Pages," their Create_TOC_Entry logic may choose not to show them because their conditions are not met.

25 Fig. 4B is a flowchart which further illustrates the use of a table of contents for processing an insurance claim according to one embodiment. In step 500B, the processing of the insurance claim may be initiated by initiating a first step, wherein the processing of the insurance claim includes a plurality of steps. The steps may include screens displayed on the display device 50 coupled to a computer system 10. The insurance claim may include a bodily injury claim, and processing the insurance claim to

estimate the value of the insurance claim may include processing the bodily injury claim to estimate a bodily injury general damages value. The steps may include steps for entry of information relevant to the estimate of the value of the insurance claim. The information may include, for example, bodily injury treatment information and/or bodily injury damages information.

In one embodiment, for example, the first step may include the user entering a claim identification number as discussed with reference to Fig. 2B. In another embodiment, entering the claim identification number may already have taken place, and the “first step” may actually include a step such as the entry of an injury code or treatment code during the consultation session.

In step 510B, one or more of the steps in the processing of the insurance claim may be proceeded through to arrive at an intermediary step. For example, the user may enter injury and/or treatment data in response to questions presented in one or more steps. In step 520B, the intermediary step may then be displayed. As used herein, the intermediary step is any step between the first and final steps in the plurality of steps of processing the insurance claim. Proceeding through one or more of the steps in the processing of the insurance claim may include entering information relevant to the estimate of the value of the insurance claim in the one or more of the steps. In step 530B, the entered information may be stored in a memory.

In step 540B, a table of contents may be displayed upon the entry of an appropriate command by the user. For example, the user may select a GUI element such as a button or hit a designated keyboard key to display the table of contents. The table of contents may be generated according to the method discussed with reference to Fig. 3B. The table of contents may include an ordered list of the steps associated with the processing of the insurance claim, and the ordered list of steps may include the first step, the intermediary step, and any steps in between the first step and the intermediary step.

Therefore, the table of contents may essentially show a “roadmap” of the business process for processing insurance claims. The ordered list of steps may be dynamically modifiable in response to the entry of information in a step. In other words, steps may be added to or deleted from said dynamically modifiable ordered list of steps in response to the entry of information. In various embodiments, the table of contents may be shown as a display screen, window, or other subset of a screen.

In step 550B, the user may be permitted to select one of the steps from the ordered list of steps associated with the processing of the insurance claim in the table of contents. In step 560B, the selected step may then be displayed in response to the user selecting the selected step in the table of contents. In step 570B, in one embodiment, the entered information in the selected step may be modified and stored after selecting the step in the table of contents.

After displaying the selected step, the intermediary step may be redisplayed upon entry of an appropriate command by the user. In one embodiment, in other words, the user may go back to the previously displayed step, either through the table of contents or through entry of a suitable “back” command. The processing of the insurance claim may be continued after redisplaying the intermediary step by permitting the user to enter additional information relevant to the estimate of the value of the insurance claim.

The ordered list of steps in the table of contents may include a final step. In one embodiment, the final step may be selected at any time from the table of contents. The final step may include a consultation report concerning an estimate of the value of the insurance claim. The consultation report may include information related to the estimate of the value of the insurance claim, wherein the estimate may be calculated based on information entered in the first step and in any steps in between the first step and the intermediary step.

In one embodiment, all or substantially all of the steps associated with using the table of contents may be executed within a single session of an application program executing on a computer system. Therefore, the user of the system need not exit the system and restart from the beginning in order to go back to a previously encountered
5 step.

Figs. 5B and 5Ba depict screen shots which illustrate an example of a table of contents display screen according to two embodiments.

10 Fig. 6B and 6Ba illustrate exemplary properties and methods associated with a display screen object according to two embodiments.

Fig. 2C is a flowchart illustrating a method for identifying one or more contributing factors relevant to an estimate of a value of an insurance claim according to
15 one embodiment. In step 100C, the user of an insurance claims processing system 10 may use a client system 80 to initially configure, define, set up the insurance claim processing system 10. This includes installing and executing the insurance claim processing software or program 60 as well as the insurance database 40. The insurance database 40 may include data for various insurance codes related to injuries and/or
20 treatments. In one embodiment, insurance codes may include injury codes and treatment codes.

In step 110C, one or more insurance codes which are relevant to the value of the insurance claim may be specified in an insurance claims processing program executable
25 on a computer system. Each insurance code may be considered a contributing factor to the estimated value of the insurance claim. These insurance codes may be entered by a user during a consultation session in which a claimant reports his or her injuries and/or treatments for a particular insurance claim. In specifying the one or more insurance codes, a claim number for the insurance claim may be specified, and the one or more

insurance codes may be associated with the claim number. The insurance codes may include one or more injury codes, wherein each injury code specifies a bodily injury incurred by the claimant. The insurance codes may include one or more treatment codes, wherein each treatment code specifies a treatment for at least one of the bodily injuries
5 incurred by the claimant.

A consultation report typically includes an estimated value or range of estimated values for each bodily injury claim. In determining the range of fair estimate value, the insurance claims processing system typically uses contributing factor values, along with
10 regional factors such as cost of living, etc. to arrive at a monetary estimate. Contributing factor values due to bodily injury, in one embodiment, are generally directly proportional to the level of trauma experienced during and after the bodily injury. The insurance claims processing system may be operable to calculate a numeric value for an insurance code wherein, for example, the claimant is in a coma and is on life support system
15 because of a bodily injury. Treatment received for the bodily injury, such as hospitalization, surgery, physical therapy, etc. may contribute to decrease the trauma and hence may result in a decrease of the estimated value. In one embodiment, the contributing factors associated with the treatment code may therefore have a negative value.

20

In step 120C, one or more contributing factor values may be determined. Each of the contributing factor values corresponds to one of the insurance codes, and each of the contributing factor values measures an estimated impact of the corresponding insurance code on the value of the insurance claim. The insurance claim may include a bodily
25 injury claim, and the contributing factor values may be relevant to an estimate of a bodily injury general damages value of the bodily injury claim. Each of the one or more contributing factor values may include a numeric value. In one embodiment, determining the one or more contributing factor values may include calculating the one or more contributing factor values as a function of one or more business rules. In other words, a

rules engine or other expert system may be configured to calculate dynamically the amount that each insurance code adds to or subtracts from the estimate of the value of the insurance claim. This amount contributed by one insurance code may be dependent on the amounts contributed by other specified insurance codes. In one embodiment, the expert system may be developed using the PLATINUM Aion™ rule-based development environment available from Computer Associates International, Inc. In one embodiment, this determination of the contributing factor values may take place after substantially all of the insurance codes have been entered and when a consultation report is desired to be displayed.

10

In step 130C, each of the one or more insurance codes and the corresponding contributing factor values may be stored in a table. An example of such a table is illustrated in Fig. 3C. Fig. 3C shows a table with a column for the insurance codes (e.g., injury codes and treatment codes) 330C and a column for contributing factor values 350. The values shown are for purposes of example only and are not intended to be limiting. The table may include one or more rows, wherein each row of the table includes one of the insurance codes and the corresponding contributing factor value. In one embodiment, the table may be implemented as a table in a relational database. In one embodiment, the table may be implemented in accordance with object-oriented techniques of software design.

20

In step 140C, the table may be sorted by the contributing factor values to generate a sorted table of contributing factor values 350C and corresponding insurance codes 330C. The table may be sorted by contributing factor value 350C in ascending or descending order. A set of contributing factors (i.e., insurance codes) from the sorted table which meet one or more selection criteria may be identified and reported. The set of contributing factors may be included in a consultation report which may be printed and/or displayed on a display device. The selection criteria may include a selection of the largest positive of the one or more contributing factor values up to a certain quantity,

25

such as five. Therefore, identifying and reporting the set of contributing factors from the sorted table may include identifying and reporting a sorted set of the largest contributing factor values up to the certain quantity. In one embodiment, each contributing factor value in the sorted set of the largest positive contributing factor values adds to the
5 estimate of the value of the insurance claim. The selection criteria may include the largest negative of the one or more contributing factor values up to a certain quantity, such as five. Therefore, identifying and reporting the set of contributing factors from the sorted table may include identifying and reporting a sorted set of the largest negative contributing factor values up to the certain quantity. Each contributing factor value in the
10 sorted set of the largest negative contributing factor values subtracts from the estimate of the value of the insurance claim.

Fig. 2D illustrates one embodiment of a method to transform formula data to formulas for assessing bodily injury damages claims according to one embodiment. In
15 step 100D, the user or the administrator of the insurance claim processing system 20 provides a rules engine, which is capable of processing rules and operating on formulas associated with assessing bodily injury damages claims.

Business rules, often referred to simply as rules, may include executable computer
20 program instructions. The business rules may invoke, operate or execute formulas to calculate trauma severity values associated with personal bodily injury claims. In one embodiment, the formulas include computer commands or logical instructions to achieve a certain mathematical function, e.g., assess trauma severity value for a spinal injury. Each formula, in one embodiment, may include a function operating on one or more
25 inputs to compute one or more outputs. In another embodiment, the formulas may include a plurality of functions operating on one or more inputs to compute one or more outputs. In one embodiment, the function may be mathematical such as add, subtract, divide, etc. In another embodiment, the function may be based on custom algorithms, for example an algorithm to calculate phantom pain associated with bodily injuries. In one

embodiment, the insurance claim processing system may include several formula types, wherein each formula may be specified by a unique function. The formulas may be invoked, operated, executed or fired, under the control of the business rules. Only the pertinent formulas, e.g., a subset of all the available formulas, are typically selected and
5 executed for processing a specific bodily injury damages claim.

In step 110D, the user or the administrator of the insurance claim processing system 20 provides a database 40, which is external to the rules engine, and is capable of storing and/or retrieving information associated with insurance claim processing. As
10 used herein, the term “external” means that the database is separate from the rules engine. The type of information stored and/or retrieved may include, but not be limited to, business objects, tables, formulas, software source code, executable software, etc. In one embodiment, the database may be relational. In another embodiment, the database 40 may be an object-oriented database.

15

In one embodiment, the database 40 may include a plurality of tables, which may be accessed by a translator program, also referred to as an application program, to transform, create, generate, or instantiate the data stored in the tables into formulas. In one embodiment, the database may include a plurality of knowledge bases often storing
20 knowledge data in the form of tables. Knowledge-bases may include, but not be limited to, data, tables, program instructions, business rules, objects, etc. The data stored in the knowledge bases may also be in the form of objects. In another embodiment, the translator program may transform data stored in tables into static instances of an object class. In one embodiment, for example, the formula data table shown by way of example
25 in Fig. 3D includes data structured in a tabular format, i.e., a table with several rows and columns. In one embodiment, the Formulas class of objects may include static instances wherein each static instance is a direct representation of a row of data in the formula data table. Thus, the formula data table may include all the relevant information necessary to

transform each row of the formula data table into a static instance of the Formula object class.

5 In one embodiment, the entire set of business formulas may be grouped or classified into a plurality of formula types. Each formula may have a common construction style, e.g., a function operating on one or more inputs to compute one or more outputs. In one embodiment, there may be several hundred pre-defined formula types. New formula types to meet user requirement may also be created and added to the existing formula type list or table. Data included in the example formulas data table
10 shown in Fig. 3D may typically include information necessary to create a static instance of the Formula object class. The formula data may include a plurality of entries in a table in a database, and the formula data may include a formula identifier 300D, a sequence number 310D, a section description, a page identifier, a prompt identifier, an answer identifier, a mathematical function or operation 320D, a numeric value 330D, and other
15 suitable elements.

In step 130D, the translator program initiates the transformation of data stored in the formula data table to formulas i.e. the creation of static instances of the Formula object class, by reading the formula data. In one embodiment, methods such as KBOpen
20 and ControlLoad may be used to open and load the formulas data table. Every knowledge base table has a corresponding object class name in the insurance claim-processing program 60. For example, the formula data knowledge base table may have a corresponding formula object class. The contents of each row are read one row at a time.

25 In step 140D, data entry in each column of the formulas data table is used to transform, or create an instance of the formula class object in the formulas knowledge base. The ControlLoad function determines which set of instances of the Formula class must first be deleted using DeleteInstances ('Formulas') and recreated via Class(Formulas).Load function.

Once created, the instance of the formulas class in the formulas knowledge-base may be invoked, operated, or executed by the business rules by using the calculate method with FormulaID and the sequence number as the parameters. In one embodiment, the calculate method gathers all of the static instances with a specified FormulaID along with a sequence number. The calculate method then interprets the operations and controls how the formula is executed. The resulting output value is used to calculate the trauma severity value.

Although not explicitly shown, Steps 130D and 140D may be repeated, in one embodiment, to read all rows of the formulas data table and transform the data to as many instances of the formulas class. On invocation or execution of the static instance, the insurance claim processing software 60 may compute a trauma severity value applicable to a specific bodily injury claim consultation transaction, and print a consultation report, which summarizes an assessment or estimate of the bodily injury general damages claim.

In one embodiment, the task of updating, modifying, or revising the formulas may be simplified. To update a formula, the user or the administrator of the insurance claim processing system 20 may update the data entries stored in the formulas data table. By executing steps 130D and 140D, the instances of the formulas class may be automatically updated to reflect the changes.

In another embodiment, the task of customizing of formulas to meet specific user requirements may also be simplified. The customizing of formula data in response to business requirements results in customized formulas. To add a new formula type, the user or the administrator of the insurance claim processing system 20 may add a new instance of the formulas class and update the database 40. By executing steps 130D and 140D, the formulas may be automatically customized to reflect the new changes.

Fig. 3D illustrate the tabular structure of the formula data table according to one embodiment. For purposes of example, four columns are illustrated for the table. In one embodiment, the table may comprise fewer or more columns. In one embodiment, the formula data table may be implemented in any number of ways, such as a relational database, in a variety of commercially available database management systems. The formula data table may have as many rows as may be supported by the database management system in which it is implemented. The formula data table may be accessed (e.g., searched, written to, read from, etc.) through a programming interface or standard access mechanism (e.g., SQL) which is supported by the database management system in which the formula data table is implemented.

Fig. 2E illustrates one embodiment of a method to transform rules data to rules for assessing bodily injury damages claims according to one embodiment. In step 100E, the user or the administrator of the insurance claim processing system 20 provides a rules engine, which is capable of processing rules associated with assessing bodily injury damages claims. The rules engine may be included as part of the insurance claims processing system 10, such as the insurance claims processing program 60, as shown in Fig. 1a.

In step 110E, the user or the administrator of the insurance claim processing system 20 provides a database 40, which is external to the rules engine, and is capable of storing and/or retrieving information associated with insurance claim processing. The type of information stored and/or retrieved may include, but not be limited to, business objects, tables, rules, software source code, executable software, etc. In one embodiment, the database may be relational. In another embodiment, the database 40 may be an object-oriented database.

In one embodiment, the database 40 may include a plurality of tables, often referred to as knowledge-bases, which may be accessed by a translator program or other

application program to transform, create or generate the data stored in the tables into rules. In another embodiment, the application program may transform data stored in tables into static instances of an object class. In one embodiment, for example, the rules data table as shown by way of example in Fig. 3aE includes data structured in a tabular format, i.e., a table with several rows and columns. The rules data table includes all the relevant information necessary to transform each row of the rules data table into an equivalent business rule.

The entire set of business rules may be grouped or classified into a plurality of rule styles. Each rule style may have a common construction style, i.e., the syntax for the rule premise and the resulting rule action may be common. In one embodiment, there may be several hundred pre-defined rules styles. New rule styles to meet user requirement may also be created and added to the existing rule style list or table. Data included in the rules data table shown in Fig. 3aE may typically include information necessary to construct the rule premise and the resulting one or more rule actions. In one embodiment, the rules data table shown in Fig. 3aE may include, but not be limited to, columns such as an injury code 300E, an adjustment type, an adjustment amount 310E, a rule style 330E, a rule name 320E, etc.

Other types of tables stored in the database 40, in one embodiment, may include a LineText table as shown by way of example in Fig. 3cE and a Template table as shown by way of example in Fig. 3bE. The LineText table may store lines or other elements of text which may be used to generate the rules. The Template table may include information which may be used by the application program to read each row of data from the rules data table and transform, create or generate the rules data into a rule. In one embodiment, every rule style may have an entry in the Template table. The location to store the transformed rule, the name of the rules data table, the name of the rule style, an identifier for the line text, etc. may also be included in the Template table, in one embodiment.

In step 130E of Fig. 2E, the application program initiates the transformation of data stored in the rules data table to rules by reading the rules data. In one embodiment, the KBOpen and the ControlLoad methods may be used to open and load the rules data
5 knowledge base table. In one embodiment, every knowledge base table has a corresponding object class name in the insurance claim-processing program 60. The contents of each row are read one at a time.

In step 140E, data entries in each column of the rules data table are used to
10 transform, create, or construct the rules. Entries for columns like rules style and rules name in the rules data table may be used as a key to find a matching record in the Template table. Other data stored in the columns of the rules data may be used to build the rule premise and/or the resulting one or more rules action.

15 The specific syntax used to construct the rule is specified in the Template for a given rule style 330E and a rule name 320E. For example, in one embodiment, rule style RS000 and rule name RN000 may specify:

IFMATCH Col#1 WITH Col#2 = Col#3 THEN Col#4 = Col#5

where Col#1 through Col#5 entries may be read from data stored in columns 1 through 5
20 of the rules data table shown in Fig. 3aE and where rule style = RS000 and rule name = RN000. The text string corresponding to the above transformed rule may be stored in the Line_Text 370E field of the LineText table shown in Fig. 3cE using Line_TextID 360E as a location reference obtained from the Template table shown in Fig. 3bE.

25 Although not explicitly shown, Steps 130E and 140E may be repeated, in one embodiment, to read all rows of the rules data knowledge base table and transform the data to a plurality of rules. On execution of the plurality of rules, applicable to a specific bodily injury claim consultation transaction, the insurance claim processing software 60

may print a consultation report, which summarizes an assessment for the bodily injuries claim.

In one embodiment, the task of updating, modifying or revising of rules may be simplified. To update a business rule, the user or the administrator of the insurance claim processing system 20 may update the data entries stored in the rules data table. By executing steps 130E and 140E, the rules may be automatically updated to reflect the changes.

In another embodiment, the task of customizing of rules to meet specific user requirements may also be simplified. To add a new business rule or structurally modify an existing rule, the user or the administrator of the insurance claim processing system 20 may add a new entry to the rule style and rule name table and update the database 40. By executing steps 130E and 140E, the rules may be automatically customized to reflect the new changes.

Figs. 3aE, 3bE and 3cE illustrate the tabular structure of the Rules data Table, Template Table and Line Text Table according to one embodiment. Only four columns are illustrated for each of the tables. In one embodiment, each of the tables may comprise more or fewer columns. In one embodiment, the tables may be implemented in any number of ways, such as a relational database, in a variety of commercially available database management systems. The tables may have as many rows as may be supported by the database management system in which they are implemented. The tables may be accessed (e.g., searched, written to, read from, etc.) through a programming interface or standard access mechanism (e.g., SQL) which is supported by the database management system in which the tables are implemented. The data shown in the various tables in Figs. 3aE, 3bE, and 3cE are for purposes of example only and are not intended to be limiting.

In Fig. 4E, an embodiment of the transformation of rules data to rules may include a knowledge table 400E. In one embodiment, the knowledge table may be a rules data table as shown in Fig. 3aE. In one embodiment, the knowledge table 400E includes data necessary to transform, build, create, define, or generate rules based on a specified rule structure. The transformation method 420E (as discussed in greater detail with reference to Fig. 2E) orchestrates the combining of the data from the knowledge table 400E and the rule syntax specified in the Template table 440E. The transformation method 420E may save the rule as text in an associated knowledge base or insurance database.

Fig. 2F is a flowchart illustrating the generation of a message for processing an insurance claim by an insurance claim processing system, according to one embodiment. In step 100F, the user of insurance claims processing system 10 may use a client system 80 to initially configure, set up, install and store the software associated with the insurance claims processing system, including all the messages.

In one embodiment, a message may be defined by a message code and a corresponding message text and both the message code as well as the message text stored in a message table. In another embodiment, as shown in Fig. 4F, the message code may further include a message section 300F and a message code identifier 310F. The combination of a specific message section and a specific message code identifier uniquely specifies or selects the message text 320F from the message table.

The initial configuration may include specifying or selecting a country and/or a language for the installation. In one embodiment, the selection of a language and/or a country may automatically select a corresponding message text stored in a database. In another embodiment, the user may modify the message text during the installation process.

In step 110F, the application program software executing in the insurance claims

processing system 10 may initiate a request to display a message. This may be in response to the execution of code in another portion of the application program software, in response to a previous user input and/or in response to the execution of a business rule.

5 In step 120F, the request to retrieve message text is processed further. In one embodiment, the request may be further processed by another portion of the application program software by invoking the GetMessageText method of the Message object, and including values for MsgSectionIn and MsgCodeIn arguments associated with the GetMessageText method. In another embodiment, the processing of the request may
10 include executing software of a subroutine function to retrieve a corresponding message text for a given message code passed along by the requesting program as an input. The message text may be retrieved from a database, in one embodiment or from an object repository in another embodiment.

15 In step 130F, the message text corresponding to a specified message code is received from step 120F. In step 140F, the requested message text is sent to the requesting program for display.

 Fig. 3F is a flowchart illustrating a method of using a messages table associated
20 with processing an insurance claim according to one embodiment. In step 200F, an insurance claims processing program may generate a request to display a message, wherein the request may include a requested message code. Each message code may include a sequence of alphanumeric values, wherein each sequence is unique relative to the other sequences. In one embodiment, each message code may include a message
25 section and a message code identifier, as further illustrated in Fig. 4F.

 In step 210F, a messages table in a database may be searched for a matching entry which matches the requested message code. The table may store a plurality of entries including the matching entry, wherein each entry in the table may include a message code

and a corresponding message text. The database may be implemented, for example, as a relational database or an object-oriented database.

5 In step 220F, the matching entry may be retrieved from the table in response to said searching the table for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text.

10 In step 230F, the matching message text corresponding to the requested message code may be displayed by the insurance claims processing program on a display device coupled to a computer system. The message text may be configured to assist a user in processing an insurance claim using the insurance claims processing program.

15 In various embodiments, the message text of each entry in the table may be specified during an installation of the insurance claims processing program on a computer system and/or during an installation of the table on a computer system. The message text of each entry in the table in the database may be updated by re-installing the table on the computer system without re-installing the insurance claims processing program on the computer system. The message text of one or more entries in the table may be customized for a particular insurance organization during an installation of the insurance claims processing program on a computer system. Additionally, the message text of one or more entries in the table may be localized for use in a particular geographical location.

25 In one embodiment, the insurance claim may include a bodily injury claim, and processing the insurance claim may include processing the bodily injury claim to estimate a bodily injury general damages value. The requested message text may include information relevant to an estimate of a value of the insurance claim. The requested message code may include an injury code which identifies a specific bodily injury, and the requested message text may include a name of the specific bodily injury. The requested message code may include a treatment code which identifies a specific injury

treatment, and the requested message text may include a name of the specific injury treatment.

Fig. 4F is an exemplary diagram of a messages table in a database according to one embodiment. In one embodiment, the messages table may include columns such as message section 300F, message code identifier 310F, and message text 320F. In one embodiment, the messages table may be implemented in any number of ways, such as a relational database, in a variety of commercially available database management systems. The messages table may have as many rows as may be supported by the database management system in which it is implemented. The messages table may be accessed (e.g., searched, written to, read from, etc.) through a programming interface or standard access mechanism (e.g., SQL) which is supported by the database management system in which the messages table is implemented.

In an embodiment, executable program code used to form at least portions of an insurance claim processing system may be generated from a plurality of business rule components. As used herein, a “business rule component” may refer to a portion of a business rule. In general, business rule components may include templates, program instructions, variables and/or parameters. The business rule components may be stored in one or more database tables (such as are described with reference to Figs. 3aE, 3bE, 3cE, and 4F). For example, program code defining one or more business rules used in the system may be formed from at least two business rule components. Each business rule component may be an entry in a database table. In such an embodiment, two or more entries in at least one database table may be combined to form source code for the one or more business rules. The source code may be compiled to form executable code. As used herein, “compiling” refers to transforming from source code (e.g., program instructions, data, etc. provided by a programmer) into computer-executable code. In other embodiments, the source code may include one or more executable script program

instructions. As used herein, a “script” refers to a computer-executable program code that does not require a compiling step to be executable on a computer system.

In an embodiment, one or more database tables used to form business rules may include at least one table having entries that correspond to business rule templates. As used herein, a “business rule template” may refer to a business rule component that includes business rule structure information. As used herein, “business rule structure information” may refer to data specifying a general outline or arrangement of one or more business rules. Business rule structure information may include references to one or more other business rule components. For example, business rule structure information may refer one or more program instructions, one or more business rule variables, and/or one or more business rule parameters. In embodiments described herein, one or more business rule components may be contained in one or more database tables. As used herein, a first business rule component may be said to “refer” to a second business rule component if either the first business rule component or the second business rule component may be used to determine (e.g., access, identify, find the value of, etc.) the other business rule component. Additionally, a first business rule component may be said to “refer” to a second business rule component if either the first business rule component or the second business rule component is associated with data (e.g., a database key) that may be used to determine (e.g., access, identify, find the value of, etc.) the other business rule component.

In an embodiment, one or more database tables used to form business rules may include at least one table having entries that correspond to business rule program instructions (as described with reference to Fig. 3aE). As used herein, a “program instruction” may refer to a computer-executable command. As used herein, one or more program instructions may be combined to form a “program code.” A business rule program instruction may include references to one or more other database table entries. For example, a business rule program instruction may refer to one or more other program

instructions, one or more business rule variables, and/or one or more business rule parameters.

5 In an embodiment, one or more database tables used to form business rules may include at least one table having entries that correspond to business rule variables. As used herein, a “business rule variable” may refer to a business rule component that represents a variable in the business rule program code. A business rule variable may include references to one or more other business rule components. For example, a business rule variable may refer to one or more other business rule variables and/or one
10 or more business rule parameters.

In an embodiment, one or more database tables used to form business rules may include at least one table having entries that correspond to business rule parameters. As used herein, a “business rule parameter” may refer to a business rule component that
15 represents a fixed value in the business rule source code. The value represented by a business rule parameter may be specific to a given business rule, business rule variable, business rule program instruction and/or business rule template. For example, two or more business rules may be formed using the same business rule template, the same program instructions, the same business rule variables, and one or more different business
20 rule parameters.

In an embodiment, business components may be combined in a transformation method, as described with reference to Fig. 2E. In another embodiment, two or more business rule components may be combined in a rule editor, generally referenced by
25 numeral 1200 in Fig. 12. As used herein, a “rule editor” may refer to a computer-executable program that combines business rule components to form a graphical display of at least a portion of at least one business rule. For example, in the embodiment depicted in Fig. 12, rule editor 1200 may combine business rules stored in one or more template tables 1202, one or more line text tables 1204, one or more knowledge tables

1206 and/or one or more text tables 1208 to form a display of at least a portion of at least one business rule. In such an embodiment, template table 1202 may include one or more business rule templates. Line text table 1204 may include one or more program instructions. Knowledge table 1206 may include one or more values for one or more business rule parameters. Text table 1208 may include one or more human language translations of one or more other business rule components. An advantage of such embodiments may be that viewing source code may be simplified as compared to embodiments where a user views individual component entries in one or more database tables. Fig. 16 depicts an embodiment of a method of generating a graphical display of at least a portion of at least one business rule in a rule editor. In certain embodiments, rule editor 1200 may combine the business rule components and a transformation method 1210 may compile the source code. Alternately, a transformation method may be incorporated into rule editor 1200.

15 In step 1605 of Fig. 16, at least one first business rule component may be accessed. At least one first business rule accessed may include business rule structure information. For example, at least one first business rule accessed may include a business rule template. At step 1610, a plurality of second business rule components may be accessed. For example, the second business rule components may include program instructions, business rule variables and/or business rule parameters. In certain embodiments, the first and/or second business rule components may be stored as entries in one or more database tables. At step 1615, a number of the second business rule components accessed may be arranged in the graphical display as directed by the structure information. For example, if the structure information includes an equation listing several variables in a given order, the variables may be displayed in the rule editor as directed by the equation. In another example, the plurality of second business rule components may include two or more program instructions. Step 1615 may include arranging the program instructions as specified in the business rule structure information, as described with reference to Figs. 3aE, 3bE and 3cE. In certain embodiments, a method

of generating a graphical display of at least a portion of at least one business rule in a rule editor may also include determining access privileges of the user, as depicted in step 1620. Based on the user's access privileges some information may be inhibited from being displayed.

5

A graphical display of a rule editor may include multiple views of at least a portion of at least one business rule. In an embodiment, a plurality of views may be displayed as tabs in a display window. For example, an exemplary embodiment of a graphical display of a rule editor is depicted in Fig. 13 and generally referenced by
10 numeral 1300. Each tab of rule editor display 1300 may correspond to a business rule component and/or a level of access privileges. In such embodiments, only users having appropriate access privileges may view and/or modify information in certain tabs. For example, the rule editor may be configured to allow users to view information on all of the tabs. However, only users having special access privileges may be permitted to
15 modify the information. Alternately, a user's access privileges may also be used to inhibit display of certain information or tabs. In another example, users having a first level of access privileges may modify business rule parameters in the rule editor, but may not change other data. In such cases, users having a second level of access privileges may be allowed to modify business rule variables, templates and/or program instructions,
20 but may not be allowed to modify values of business rule parameters. Users having a third level of access privileges may be allowed to modify any business rule component. In each of the example cases, modifications to database tables based on user modifications in the graphical display may be made immediately or stored in memory until approved.

25

In an embodiment, a user may access a display of a business rule template by selecting Template tab 1306. In such an embodiment, the user may specify a template to be displayed by selecting a template from template selection field 1302. The user may specify a particular business rule to display by selecting the business rule in business rule

field 1304. The specified business rule may be displayed in rule display 1308. Rule display 1308 may include a display of a plurality of program instructions (e.g., “program instruction 1”, “program instruction 2”, etc.). The program instructions may be arranged sequentially in the order of execution of the instructions, as is common to computer
5 program code. A program instruction may refer to one or more business rule variables and/or one or more business rule parameters. For example, program instruction 1 (referenced by numeral 1310) is depicted as being a function of “variable 1” and “parameter 1”. Likewise, program instruction 3 (1318) is depicted as being a function of “parameter 2”. In addition, program instruction 4 (1320) is depicted as being a function
10 of “variable 2” and “parameter 3”. In various embodiments, rule display 1308 under template tab 1306 may include data specific to the selected business rule. For example, a value of a business rule parameter may be specific to an individual business rule. The value of the parameter may be displayed in rule display 1308. In some embodiments, a template may be used to form a number of different business rules. In such
15 embodiments, rule display 1308 may not include data particular to an individual business rule. Rather, rule display 1308 may include information pertaining to all business rules formed using the template. For example, an identifying descriptor may be displayed for “parameter 1” and/or “variable 1” rather than a particular value. In an embodiment, information specific to a selected business rule may be displayed by selecting the
20 appropriate tab. For example, if the user selects variables tab 1312, variables specific to the selected business rule may be filled into the program instructions, as depicted in Fig. 14. If the user selects parameters tab 1314, parameters specific to the selected business rule may also be filled in to the program instructions, as depicted in Fig. 15.

25 In addition to allowing the user to view business rule source code, rule editor 1200 may allow the user to modify business rule components. In certain embodiments, modifications made in the rule editor may modify one or more database table entries. For example, in Fig 14 program instruction 1410 refers to a “variable 1”. The user may modify program instruction 1410 in the rule editor to refer to a “variable 2”. In such

embodiments, a database table entry corresponding to program instruction 1410 may be changed to include a reference to the variable 2. In other embodiments, changes made by the user may be stored in a memory without being made to a database table. An advantage of such embodiments may be that the changes stored in memory may be
5 verified and/or approved by another user before changes are made to a database table. In certain embodiments, a rule editor may determine a user's access privileges before or during display of a business rule. The user's access privileges may be used to determine portions of the business rule that the user may change. In addition, the user's access privileges may be used to determine whether changes made by the user are made in one
10 or more database tables or stored in memory for verification by another user. An advantage of such embodiments may be that business rules may be modified by users without substantial programming experience without fear of contaminating the one or more business rule database tables, since experienced programmers may be used to verify entries and/or changes.

15

Fig. 17 depicts an embodiment of a method of modifying a business rule in a rule editor. Step 1705 states that a plurality of business rule components may be provided in a memory of a computer. For example, business rule components may be provided as entries in one or more database tables. The business rule components may include, but
20 are not limited to: business rule templates, program instructions, business rule variables and/or business rule parameters. A plurality of business rule components may be combined in a graphical display to form a display of at least a portion of at least one business rule in step 1710. At step 1715, input may be received including one or more modifications to at least the displayed business rule. For example, the input may be
25 received from a user or another computer. At least one business rule component may be modified in the memory of the computer based on the one or more modifications input at step 1720. For example, one or more SQL commands may be generated to modify one or more database entries. As used herein, "SQL" is a generic term that refers to a programming interface or standard access mechanism usable to access, modify and/or

otherwise interact with a database table. The term is not intended to refer exclusively to query languages that meet certain established standards for structured query languages. Rather, the term is intended to refer broadly to any computer executable method usable to access and/or modify database tables. As used herein, an “SQL command” refers to an individual program instruction that is executable to access, modify and/or otherwise interact with a database table. Additionally, in certain embodiments, one or more log file entries may be generated and stored in memory, as shown in step 1725 (depicted in dotted lines to indicate that this step may not always be present).

In an embodiment, a rule editor display may allow a user to interact with one or more database tables directly using SQL commands. For example, by selecting SQL tab 1328, the user may be presented with an SQL command entry field 1802, as depicted in Fig. 18. SQL command entry field 1802 may allow the user to execute a full range of SQL commands supported by the database management system in which the database tables are implemented. Alternately, SQL command entry field 1802 may allow the user to execute only a restricted set of SQL commands. In some embodiments, SQL commands that may be executed from SQL command field 1802 may be restricted based on the access privileges of the user.

In certain embodiments, a method of modifying a business rule in a rule editor may include determining what changes a user has input. For example, the user may make changes to a business rule in a graphical display of at least a portion of the business rule. The rule editor may compare the content of the graphical display to components of the business rule stored in memory to determine what changes the user has made. For example, the rule editor may determine what changes the user has input if one or more trigger events occur. Trigger events may include making a new selection (e.g. selecting a new business rule component, business rule, tab, etc.). Trigger events may also include closing the rule editor, activating a “save changes” feature or another keystroke or mouse

movement. Trigger events may also include passing of a determined period of time (e.g., 5 minutes).

In an embodiment, a rule editor may provide a user with a listing of business rule components contained in one or more database tables. In such embodiments, the user may select two or more of the business rule components and combine the two or more components in the graphical display to form a new business rule. Alternately, the user may create one or more new business rule components in the graphical display. For example, the user may enter one or more new lines of program instruction. In another example, a new business rule template may be created by specifying an order of program instructions, business rule variables and/or business rule parameters in a business rule. The one or more new business rule components may be saved in one or more database tables. The one or more new business rule components may be combined with one another and/or with previously existing business rule components to form a new business rule.

Fig. 19 depicts an exemplary embodiment of a method of creating a new business rule in a rule editor. At step 1905, a graphical display may be provided. The graphical display may be configured to combine a plurality of business rule components to create a display of at least a portion of a business rule. At step 1910, business rule structure information may be determined. For example, a user may select a predefined business rule template. In another example, the user may input (e.g., type) business rule structure information into the rule editor. The rule editor may determine structure information based on the input received. In yet another embodiment, business rule structure information may be determined based on other input. For example, a user may select and arrange one or more business rule components in the graphical display. Business rule structure information may be determined based on the selection and arrangement of the business rule components. For example, the user may specify one or more program instructions. The user may further specify one or more parameters. The user may

specify other information as well, such as, but not limited to one or more business rule variables to be included in a specified relationship to one or more program instructions. The new business rule may be stored in a memory associated with a computer system at step 1920. For example, the business rule structure information may be stored in the
5 memory with one or more references to business rule program instructions, business rule variables, business rule parameters and/or business rule translations. In an embodiment, the business rule components may be stored as entries in one or more database tables. In embodiments where the business rule structure information and/or program instructions have been selected from a list of predefined business rule components, one or more of the
10 business rule components may be saved as references to the predefined business rule component.

In some embodiments, a rule component may be used by more than one business rule. For example, a business rule template may define the structure of a business rule.
15 The business rule template may be used with different combinations of business rule program instructions, business rule variables and/or business rule parameters to form different business rules. In another example, a business rule program instruction may be used with different combinations of business rule templates, business rule variables and/or business rule parameters to form different business rules. In such embodiments, a
20 rule editor may display a listing of business rules and/or business rule components that may be affected by changes to one or more selected business rule components.

Fig. 21 depicts an embodiment of a method of displaying a listing of business rule components related to a selected business rule component. The business rule components
25 may be related in such a manner that a change made to the selected business rule component may affect the listed business rule components. At step 2105, a plurality of business rule components may be provided. The business rule components may include business rule templates, program instructions, business rule variables and/or business rule parameters. A plurality of business rules may be formed by combining a number of the

business rule components. At least a portion of at least one business rule may be display
to a user at step 2110. At least one business rule component may be selected in the
graphical display in step 2115. One or more business rule components that reference the
selected business rule component may be determined in step 2120. The one or more
5 business rule components determined to reference the selected business rule may be
displayed to the user at step 2125.

Fig. 22 depicts an embodiment of a method of generating a graphical display
including at least one business rule template that is related to a selected business rule
10 component. At step 2205, a plurality of business rule templates may be provided. At
step 2210, a plurality of business rule components may be provided. A first business rule
template may be used to generate a graphical display of at least a portion of at least one
business rule in step 2215. At step 2220, one or more business rule components may be
selected in the graphical display. One or more second business rule templates that use the
15 selected business rule component may be determined at step 2225. A graphical display
that identifies at least one of the second business rule templates may be generated at step
2230.

Referring back to Fig. 15, an embodiment of a display screen including a list of
20 business rule components related to a selected business rule component is depicted. In
Fig. 15, “template 1” has been selected in template selection field 1302. Additionally,
“rule 1” has been specified in rule selection field 1304. Thus, the business rule displayed
in rule display 1308 is business rule #1. Within rule display field 1308, program
instruction 2 (1502) has been selected as indicated by the dotted line surrounding
25 program instruction 2. Thus, program instruction 2 is shown to be the selected business
rule component in selected component field 1504. Linkages field 1506 displays a list of
all of the business rule templates that use or refer to program instruction 2.

In an embodiment, the relationships between various business rule components may also be viewed in a database table view. For example, Fig. 20 depicts an embodiment of a Tables tab 1326 view. Tables tab 1326 may include table selection field 2002. Table selection field 2002 may allow a user to specify a database table to be viewed in display field 2006. Additionally, tables tab 1326 may include a selection criteria field 2004. Selection criteria field 2004 may allow the user to specify one or more criteria which may be used to constrain the table display. For example, selection criteria field 2004 may be used to specify one or more search criteria. In such a case, only those database records including specified search criteria may be displayed in display field 2006. In another example, selection criteria field 2004 may be used to specify a sort order in which to display the database table. During use, display field 2006 may display at least a portion of the contents of a database table. An advantage of displaying database table contents to a user may be that viewing the database table information without modification by the rule editor may allow for increased flexibility in troubleshooting.

In certain embodiments, a rule editor may save at least one log file of changes made. In various embodiments, a log file may include but is not limited to a listing or description of at least one change made; an identification of a user that made the change; if appropriate, an identification of a user that verified or approved the change; and a time and/or date stamp.

Fig. 23 depicts an embodiment of a method of tracking changes made to one or more business rule components. In step 2305, a plurality of business rule components may be provided in a memory. At step 2310, a graphical display of at least a portion of at least one business rule may be generated by combining a plurality of the provided business rule components. The graphical display may be viewed by a user. The user may determine one or more changes to be made to at least the displayed business rule. Input may be received specifying one or more modifications to at least a portion of at

least one business rule at step 2315. A record of one or more modifications input may be stored in a log file in a memory at step 2320. In an embodiment, one or more modifications may be made to one or more business rule components in memory based on the input. Alternately, in some embodiments, the modifications may be stored in
5 memory pending approval by a user having appropriate access privileges.

An exemplary embodiment of a rule editor window that includes information related to changes made to one or more business rules is depicted in Fig. 24. A user may specify a business rule template and/or a business rule using selection fields 1302 and
10 1304, as previously described. The user may select audit tab 1330 to view log file entries related to changes made to the selected business rule template or business rule. For example, a log file entry 2404 may include a description of a modification made 2406. The description may include a user input description of the modification or a computer generated description of the modification. For example, the description may include a
15 copy of one or more business rule components before the modification and a corresponding copy of the one or more business rules including the modification. Log file entry 2404 may also include a time and/or date stamp 2408 indicating when the modification was input, stored in memory and/or approved. Log file entry 2404 may also include an identification of the user that input the modification 2410 and/or a user that
20 approved the modification 2412. Log file entry 2404 may also include a description of the reason a change was made 2414. Additionally, log file entry 2404 may include an identification of one or more business rule components changed and/or one or more database tables changed.

25 In certain embodiments, one or more database tables may include at least one human language translation of at least one business rule component. As used herein, a “human language translation” may refer to an approximate interpretation, explanation, and/or paraphrasing into a human language of the purpose, meaning and/or effect of a business rule component. For example, the human language may be English. For

example, the translation may be a simplified description of the effect of the business rule component. In such embodiments, a rule editor may be configured to access at least one human language translation of a business rule component. The rule editor may access and display at least one human language translation in response to a request by the user.

5 In some embodiments, the rule editor may be configured to display at least a portion of a business rule with one or more human language translations substituted into the business rule in place of one or more corresponding business rule components. For example, Fig. 25 depicts a display screen with text tab 1316 selected. If a user selects text tab 1316 one or more business rule components may be replaced by one or more corresponding human language translations. Thus, lines 2510, 2622, 2518, 2520, and 2524 may be related to
10 lines 1310, 1322, 1318, 1320, and 1324 of Fig. 13. For example, line 2510 may be the same as line 1310 except that program instruction 1 and parameter 1 have been replaced in the display with human language translations. Similarly, program instruction 2 of line 1322, program instruction 3 and parameter 2 of line 1318, program instruction 4 and
15 parameter 3 of line 1320, and program instruction 5 of line 1324 have been replaced by human language translations in lines 2522, 2518, 2520, and 2524, respectively. In other embodiments, human language translations may be substituted for different business rule components. For example, only program instructions may be translated. In another example, only business rule parameters may be translated. An advantage of providing at
20 least one human language translation of a business rule component may be that a user may be better able to understand a business rule or business rule component based on a human language translation than based on one or more lines of source code. For example, such embodiments may be advantageous if users that create, modify and/or approve business rules are not experienced programmers. In an embodiment, a plurality
25 of human language translations of one or more business rule components may be provided. An advantage of providing multiple languages may be that two or more users that prefer different languages may view, create, modify and/or approve business rules.

Fig. 26 depicts an embodiment of a method of providing a graphical display including at least one human language translation. At step 2605, a plurality of business rule components may be provided. For example, the business rule components may include business rule templates, program instructions, business rule variables and/or business rule parameters. At least one human language translation of at least one business rule component may be provided at step 2610. Business rule structure information that specifies an arrangement of two or more business rule components to form a business rule may be provided at step 2615. For example, a business rule template may be provided. The business rule template may include references to two or more business rule components and an arrangement of the referenced components to form a business rule. At step 2620, a graphical display of at least a portion of at least one business rule may be generated. The graphical display may include at least one human language translation of at least one business rule component. For example, in generating the graphical display human language translations of business rule components may be displayed in place of the business rule components.

In certain embodiments, an insurance claim processing system may include a graphical display 2700 for input and display of information as depicted in Figure 27. In such embodiments, graphical display 2700 may include a human body representation 2702. For example, human body representation 2702 may include a photograph, graphic image and/or a silhouette of a human body. Representation 2702 may depict at least a number of major body parts 2704 (e.g., torso, head, arms and legs). In certain embodiments, representation 2702 may further include minor body parts/subparts 2706 (e.g., neck, fingers, toes, etc.) and/or portions of specific anatomical systems (e.g., bones of the skeletal system as depicted in Figures 30 and 31). Human body representation 2702 may include a number of different views that may be displayed simultaneously, individually or in groups. For example, Figure 27 includes a depiction of a skin layer of a male 2708, Figure 28 includes a depiction of a skin layer of a female 2802, Figure 29 includes a depiction of a muscular layer 2902 and Figure 30 includes a depiction of a

skeletal layer 3004. Each view (or layer) may include at least one anatomical system. Additionally, individual organs associated with an anatomical system may be depicted. If all of the available layers are not depicted simultaneously, the user may be able to select a layer to view. For example, a layer selection mechanism 2710 may be provided.

5

In an embodiment, a human body representation may provide a user with descriptive information about various body parts. For example, referring to Figure 29, when the user selects a body part 2904, the graphic display may present information describing the body part (e.g., name, major functions, components, etc.) in a description
10 field 2908. In certain embodiments, insurance related information may be provided in description field 2908 or in another description field (e.g., input field 2910) when a body part is selected. For example, injuries common to selected body part 2904 may be displayed. In such a case, the injury information may include one or more injury codes associated with selected body part 2904. In another example, the insurance related
15 information may include one or more common medical treatments associated with the selected body part. An example of a human body representation including a number of layers is available from A.D.A.M. Inc. of Atlanta, Georgia.

In various embodiments, the body part or body parts of interest may be selected
20 using various selection methods. For example, a “hover” method may allow a user to select a body part using a cursor-positioning device. Similarly, a user may position a pointer 2906 over a body part of interest using a cursor-positioning device (e.g., a mouse, joystick, trackball, etc.) and depress a select button to select a body part. The user may also be provided with one or more input fields 2910. In such a case, the user may provide
25 input via one or more input fields 2910 to select a body part of interest. Additionally, in embodiments where the user is provided with one or more input fields 2910, input fields 2910 may be populated with data as the user makes selections in graphical display 2700. For example, if a user selects a fracture to the upper arm in graphical display 2700, one or more input fields 2910 may be populated with data reflecting the selected information.

Populating the input fields may provide a double check to reduce the likelihood of input errors. Additionally, populating the input fields may assist in familiarizing users with various insurance related codes (e.g., injury codes, treatment codes, etc.). In any of these cases, the selected body part may be highlighted in graphical display 2700. As used
5 herein, “highlighting” refers to modifying the display to provide a visual indication that an area has been selected. For example, highlighting may include, but is not limited to: changing the color, changing the brightness, changing the location and/or outlining the selected body part.

10 In an embodiment, upon selection of a body part(s) the user may be provided with a menu including one or more input selections related to the selected body part. For example, the menu may provide a selection of subparts of the selected body part. A “subpart” of a body part may refer to a body part or system within the selected body part. For example, as depicted in Figure 30, the user may select spine 3002 from a skeletal
15 layer 3004. Menu 3006 may be changed to include relatively broad selections associated with spine 3002, such as central nervous system or spinal column. Alternately, the menu may include more detailed selections such as individual bones of the spine, individual bones of the skull and/or individual portions of the central nervous system. In another example, menu 3006, provided when a body part is selected, may include a selection of
20 input data related to the selected body part such as common injuries, injury codes, common medical treatments and/or treatment codes associated with the selected body part. In such a case, the user may select one or more menu selections to provide input to the insurance claim processing system regarding injuries suffered and/or treatments provided. In an embodiment, a number of menu lists may be presented to the user in
25 series to allow selection of both a subpart and insurance information (e.g., injury codes, treatment codes, etc.). Such menu lists may be arranged to minimize the number of menus that a user must go through in order to provide desired input.

In an embodiment, additional graphical elements may be provided in graphical display 2700 when a body part is selected. For example, when the user selects spine 3002 (as shown in Figure 30), graphical display 2700 may be changed to show a detailed view 3102 of the spine (as depicted in Figure 31). The additional graphical elements may replace or supplement one or more human body representations in the display screen. In certain embodiments, a photograph including a selected body part may be included in the graphical display. In certain embodiments, a more detailed graphic depiction of the selected body part may be provided. For example, the display may zoom in on the selected body part as depicted in Figure 31. Additionally, one or more additional graphical elements may include alternate views of the selected body part. For example, the body part may be rotated in one or more additional graphical elements. If the user has provided information identifying an injury or injury code, a graphic element may depict an example of the injury. For example, a photograph of a patient having the identified injury may be displayed. If the injury is relatively localized, the graphical element depicting the injury may depict the injury as it may affect the selected body part. Similarly, if a treatment is identified and related to a particular body part, a graphical element depicting the treatment as it applies to the particular body part may be displayed.

FIG. 32 illustrates a screenshot of an embodiment for input and display of information for an insurance claim. In some embodiments, a user may select from a displayed listing 3204 of available anatomical systems. For example, a user may select a skeletal view 3203 from the list. The user may move a selection indicator, such as a mouse pointer, on the screen, or in some other way select an anatomical system. In some embodiments, the anatomical system may be selected when a mouse pointer is moved over an anatomical system name or if the user clicks on the anatomical system name (e.g., skeletal view 3203). In some embodiments, the human body representation 3202 may switch to the selected representation (e.g., a skeletal representation 3202) when the user selects the desired anatomical system from the list.

A user may select a body part on the human body representation 3202, e.g., by moving a mouse pointer on the screen over the body part or moving a mobile highlighted region over the body part using arrow keys on a keyboard. Other ways of selecting a body part may also be used. In some embodiments, the selected body part may be distinguished by highlighting (e.g., in yellow) when it is selected. In some embodiments, different highlighting colors may be used for different body parts (e.g., subparts of the spine may be highlighted in blue). In some embodiments, the selected body part may be outlined or circled in addition to or instead of highlighting.

In various embodiments, a name of the selected body part may be displayed in a structure name box 3201. For example, if a user moves a mouse pointer over the ribs on the representation 3202, "Ribs" may be displayed in the structure name box 3201. Other ways of indicating the body part name may also be used. In addition, other information may also be displayed in the structure name box 3201 or displayed in some other way relative to the body part location.

In an embodiment, as seen in FIG. 32, a user may select a right shoulder 3205. In some embodiments, the user may click on the right shoulder 3205 or move a mouse cursor over the right shoulder 3205. In some embodiments, an injury 3211 for the selected body part may be entered by the user in an injury text box 3217 or using a menu (not shown). In some embodiments, a user may use abbreviations for injuries 3209, as listed on a screen, when entering injuries for the selected body part. In some embodiments, injuries for body parts in the skeletal representation 3202 may include dislocation, disc injury, fracture, fracture/dislocation, and subluxation. In some embodiments, a part may be selected on the skeletal representation 3202 that does not correspond to a bone (e.g., an elbow). In addition, injuries not related to the displayed representation may also be entered. For example, injuries, such as a muscle sprain, not related to the displayed skeletal representation 3202 may be entered.

In some embodiments, if an injury is entered for a body part, the body part may be designated as an injured body part. For example, an injured body part may be highlighted in red on the skeletal representation 3202. In some embodiments, different types of injured body parts may be highlighted in different colors (e.g., injured parts of the spine may be highlighted in orange). In some embodiments, a user may select which colors to use for highlighting different body parts. In some embodiments, different degrees of injury may also be designated in different ways.

In various embodiments, an injury code 3215 may be entered to represent an injury or information related to an injury for a body part in the representation. In some embodiments, the injury code may be automatically displayed based on an entered injury without a user having to separately enter the injury code 3215. In some embodiments, a check box 3213, or some other indicator, may be provided next to the displayed listing of the injury. In some embodiments, the check box 3213 may be used to indicate whether the injury has been verified. In some embodiments, the check box 3213 may be unchecked to remove an injury from consideration in an insurance claim (e.g., in calculating damages). In some embodiments, the injury may remain listed (even though not considered, i.e., checked) in the insurance claim and may be rechecked to add the injury to the claim. For example, if an injury has not been confirmed, the injury may be entered, unselected, and then selected when confirmed (e.g., by a doctor). In some embodiments, the injury may not be checked when the injury is first entered.

In various embodiments, multiple body parts may be selected in the skeletal representation 3202. For example, the hand 3207 may be selected to indicate an injury to a little finger and the right shoulder 3205 may be selected to indicate an injury for the right shoulder 3205. In some embodiments, general notes about a selected body part may also be included. For example, a complaint may be entered for a body part (e.g., if pain is indicated in a body part, but an injury has not been identified).

As seen in FIG. 33, a spine 3301 in the skeletal representation 3202 may be selected. In some embodiments, information, including the body part name and additional information about the body part, may be displayed relative to the selected body part. For example, in some embodiments, the body part name and information may be displayed in a structure name box 3303. Other locations may also be used. FIG. 34 shows another example in which a left navicular 3401 and a right femur 3409 has been selected. Respective injuries 3405 and 3407 may be entered for the selected navicular and femur. In some embodiments, different highlighting or indicators may be used for a body part that is currently selected and body parts that have been previously selected and had a respective injury entered. For example, different color shading, outlining, circling, etc. may be used for different types of indicators.

FIG. 35 illustrates a screen shot of an embodiment for inputting and displaying information about a spine. In some embodiments, spine 3509 may be on the listing of anatomical systems to display. Other body parts may also be put onto the listing. In some embodiments, an indicator 3511 may be displayed relative to an anatomical system listed to indicate that input information relative to the anatomical system has been received. For example, a check mark may be displayed next to "Skeletal" in the listing of anatomical systems to indicate that the user has input information relative to skeletal injuries.

In some embodiments, a body part of the anatomical system may be selected (e.g., by a mouse pointer, etc.) and an input menu may be displayed near the selected body part. For example, the T10 vertebrae may be selected and a menu 3507 may be displayed. In some embodiments, the menu may display body parts and/or subparts relative to the selected region. In one embodiment, "T10" 3505 may be displayed as the relevant body part highlighted. In some embodiments, a user may want to select a body part from the menu and a further listing of relevant injuries (e.g., fracture 3503) may be displayed. Other information may be displayed in the menu in place of or in addition to

the listing of injuries. In some embodiments, a user may select an injury from the listing and the injury may be considered in the insurance claim. In some embodiments, injury 3513 may be listed. Further menus (e.g., listings of treatments for injuries) may also be displayed. In some embodiments, each of the body parts and injuries relative to the body parts may be displayed at the same time. In some embodiments, each level of the menu may only become visible as respective parts of the superceding menu are selected (e.g., the injuries for a body part may be displayed after the body part is selected). In some embodiments, the body parts and/or subparts may be nodes such that when a node is selected, further information (e.g., injuries) are listed relative to the node. In some embodiments, a scroll bar 3515 and/or close mechanism 3517 may be included with the menu. In various embodiments, the menu may be a popup menu 3507. In some embodiments, separate popup menus may be used for body parts and injuries. In some embodiments, body parts and injuries may be listed on the same popup menu 3507. In some embodiments, injuries may be listed under respective body parts on the popup menu. For example, after a body part has been selected, respective injuries may be displayed beneath the body part on the menu. In some embodiments, the popup menus may disappear after an injury is selected, after a user clicks off of the popup menu, or after a close mechanism 3517 on the popup menu is selected. In some embodiments, body parts and respective injuries may be displayed on a different part of the screen. For example, a fixed screen box (not shown) may be used to display body parts and injuries relative to a body part highlighted. In addition to body parts and injuries, in some embodiments, additional information and selections may be displayed. For example, respective treatments may be displayed under each injury. In some embodiments, when a user selects an injury from the menu, possible treatments for the injury may be displayed relative to the injury selected. The user may then select from the displayed treatments.

FIG. 36 illustrates a screen shot of an embodiment for inputting and displaying information relative to human skin. In some embodiments, a skin representation 3607 may be displayed when skin is selected from a listing of available representations. In an

embodiment, a chest 3601 may be selected and highlighted. The structure name box may display “Chest” 3605 indicating the name of the selected region. In some embodiments, injuries associated with the skin representation 3607 may include amputation, concussion, crush, extensive soft-tissue, de-gloving, contusion, soft-tissue, whiplash, laceration, penetration, and superficial. Other injuries may also be included (e.g., a closed head injury).

FIG. 37 illustrates a screen shot of an embodiment for entering information relative to an abdomen region 3701. In some embodiments, a menu 3707 (e.g., a popup menu) may be displayed with body parts and subparts (e.g., diaphragm 3709). Injuries (e.g., contusion 3711 and laceration 3713) may be listed relative to the body parts in the menu to allow a user to select the appropriate injury. Other information may also be listed (e.g., types of treatments may be listed under each injury).

FIG. 38 illustrates a screen shot of an embodiment for inputting information relative to a muscular representation 3802. “Muscular” 3803 may be selected from a listing of human body representations available and a muscular representation 3802 may be displayed. In some embodiments, because no information was entered relative to the skin representation, a check may not be placed next to the skin representation in the listing. This may assist an adjuster in remembering to go back to the skin representation to further input information. In some embodiments, when the chest region 3801 is selected, relative body parts and subparts (e.g., back, intercostals joint, left sterno clavicular and right sterno clavicular) may be listed in a menu displayed relative to the chest region 3801. A user may select a body part, such as the left sterno clavicular 3807, and relative injuries may be displayed. For example, sprain 3809 may be selected from a drop down list for the left sterno clavicular 3807.

FIG. 39 illustrates a flowchart of an embodiment for receiving input selection information for a selected body part. For example, a graphical user interface may be used to receive information relative to a human body representation.

5 At 3901, a graphical display in an insurance claim processing system may display a human body representation. In some embodiments, multiple representations including skeletal, muscular, and skin representations may be available. In some embodiments, a user may select a representation to be displayed by selecting a representation from a list of available representations.

10

 At 3903, a body part on at least one human body representation may be selected. For example, a right shoulder may be selected. In some embodiments, the selected body part may be visibly distinguished from the other body parts in the representation (e.g., by being highlighted).

15

 At 3905, input selection information related to the selected body part may be displayed. For example, a listing of possible injuries for the selected body part may be listed in a menu placed relative to the body part. In some embodiments, information relative to the body part may be displayed in a separate graphical box on a display. Other
20 placements of information may also be used.

25

 At 3907, an input selection may be received via displayed input selection information. For example, a user may select an injury from a menu displayed relative to the selected body part. In some embodiments, a user may type the information related to an injury.

FIG. 40 illustrates a flowchart of an embodiment for highlighting a selected body part and receiving related input. In some embodiments, a graphical user interface may be

used to receive information relative to a highlighted body part in a displayed human body representation.

At 4001, a graphical display may be provided in an insurance claim processing
5 system to display a human body representation. In some embodiments, an input field
may also be displayed. For example, the input field may be a graphical box for typing in
input related to the human body representation. In some embodiments, input may be
entered through a menu of input selections. For example, a menu may appear for a body
part when a mouse cursor moves over the body part.

10

At 4003, a listing of subparts associated with a body part may be displayed. For
example, a menu of related subparts may be displayed for a body part when a mouse
cursor is moved over the body part. In some embodiments, a user may click on the body
part for the menu of related subparts to be displayed. In some embodiments, a more
15 detailed view of the body part selected may be displayed when the user selects the body
part.

At 4005, a listing of injuries for the subparts may be displayed. In some
embodiments, a listing of injuries for a subpart may be displayed under the corresponding
20 subpart when a subpart is selected in a menu of subparts. In some embodiments, the
injuries may be displayed automatically under the subparts in the menu. In some
embodiments, a separate menu of injuries may be displayed for the subparts.

At 4007, input may be received. In some embodiments, the input received may
25 relate to a body part (e.g., the received input may correspond to an injury to a body part).
In some embodiments, the input may be typed into an input field (e.g., a graphical box).
In some embodiments, an input selection may be selected from a menu. For example, the
input may be an injury selection from a listing of injuries.

At 4009, a body part may be highlighted on the human body representation corresponding to the received input. For example, if an injury is input for a right shoulder, the right shoulder may be highlighted. In some embodiments, body parts for which input has been received may be highlighted a different color than body parts for which input has not been received (e.g., body parts that are selected but have not yet had input entered).

In some embodiments, extensible markup language (XML) documents may be used to create a graphic injury display (GID) as shown in FIGs. 32-38. For example text for view selectors (e.g., representation names in a listing of available human body representations) may be retrieved using information from an XML document. A display order attribute may be included in the XML document for each view element (e.g., parts of the display) to determine the order of placement of the view selectors on the GID. In some embodiments, each view may have an identifier by which it may be referenced. For example, in some embodiments, selected body parts ("hotspots") may have a unique identifier to indicate they should be highlighted in the GID.

Various embodiments further include receiving or storing instructions and/or data implemented in accordance with the description herein upon a carrier medium. Suitable carrier media include memory media or storage media such as magnetic or optical media, e.g., disk or CD-ROM, as well as transmission media or signals such as electrical, electromagnetic, or digital signals, conveyed via a communication medium such as networks and/or a wireless link.

In this patent, certain U.S. patents, U.S. patent applications, and other materials (e.g., articles) have been incorporated by reference. The text of such U.S. patents, U.S. patent applications, and other materials is, however, only incorporated by reference to the extent that no conflict exists between such text and the other statements and drawings set forth herein. In the event of such conflict, then any such conflicting text in such

incorporated by reference U.S. patents, U.S. patent applications, and other materials is specifically not incorporated by reference in this patent.

5 Although the system and method of the present invention have been described in connection with several embodiments, the invention is not intended to be limited to the specific forms set forth herein, but on the contrary, it is intended to cover such alternatives, modifications, and equivalents as can be reasonably included within the spirit and scope of the invention as defined by the appended claims.